

File 347:JAPIO Oct 1976-2003/Aug(Updated 031202)  
(c) 2003 JPO & JAPIO  
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200382  
(c) 2003 Thomson Derwent  
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Nov  
(c)2003 Info.Sources Inc  
File 35:Dissertation Abs Online 1861-2003/Nov  
(c) 2003 ProQuest Info&Learning  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 65:Inside Conferences 1993-2003/Dec W4  
(c) 2003 BLDSC all rts. reserv.  
File 2:INSPEC 1969-2003/Dec W2  
(c) 2003 Institution of Electrical Engineers  
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep  
(c) 2003 EBSCO Pub.  
File 474:New York Times Abs 1969-2003/Dec 30  
(c) 2003 The New York Times  
File 475:Wall Street Journal Abs 1973-2003/Dec 30  
(c) 2003 The New York Times  
File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Nov  
(c) 2003 The HW Wilson Co.  
File 95:TEME-Technology & Management 1989-2003/Dec W2  
(c) 2003 FIZ TECHNIK

Set	Items	Description
S1	2010715	ORDERS OR ORDERING OR ORDER(2N) (PLACE? ? OR PLACING) OR PURCHAS??? OR TRANSACT??? OR BUYING OR BOUGHT OR SELLING OR SOLD OR SALE? ? OR SHOPP? OR TRADE? ? OR TRADING
S2	614152	PURCHASER? OR BUYER? OR CUSTOMER? ? OR CONSUMER? ?
S3	486240	SELLER? OR RETAILER? OR TRADER? OR VENDOR? OR MERCHANT? ? - OR SUPPLIER? OR DEALER? ? OR DISTRIBUTOR?
S4	7960	(ACCOUNT? ? OR S1) () (MANAGER? OR CONTROLLER? OR COORDINATOR? OR TRACKER? OR OPERATOR? OR HANDLER? OR MONITOR? ?) OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S5	1301900	REGISTRATION? OR REGISTERED OR RECORD?? OR LOG? ? OR ENROLL? OR (PURCHASER? OR BUYER? OR CUSTOMER? ? OR CONSUMER? ?) (2W-) (INFO OR INFORMATION OR PARTICULARS OR DATA OR DETAILS OR PROFILE? ? OR DEPOSIT? ?)
S6	1592	TRUSTED(1W) ((3RD OR THIRD) (1W) (PARTY OR PARTIES) OR INTERMEDIAR? OR AGENT? ?) OR CENTRAL()AUTHORITY OR (CERTIFYING OR CERTIFICATION) (1W) (AUTHORITY OR AGENT OR AGENCY) OR (AUTHORISATION OR AUTHORIZATION) ()AGENT? ?
S7	7	S1 AND S4 AND S6
S8	1	S2 AND S3 AND S4 AND S5 AND S6
S9	20156	(CURRENCY OR MONIES OR MONEY OR MONETARY OR PECUNIARY OR FINANCIAL? OR FOREIGN) (1W) (EXCHANG? OR CONVERT? OR CONVERSION - OR TRANSFORM?)
S10	0	S4 AND S6 AND S9
S11	8	S4 AND S6
S12	2	(S11 NOT S7 OR S8)
S13	321	S4 AND (IC=G06F-017/60 OR MC=(T01-H07C5E OR T01-J05A1 OR T05-L02))
S14	47	S1 AND S5 AND S6
S15	44	S14 NOT (S7 OR S8 OR S11)
S16	20	S15 FROM 347,350
S17	6	(S15 NOT S16) AND PD<20001124
S18	5	RD (unique items)
S19	74	S4 AND S9
S20	74	S19 NOT (S7 OR S8 OR S11 OR S14)
S21	3	S20 FROM 347,350

7/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014687323 \*\*Image available\*\*  
WPI Acc No: 2002-508027/200254  
XRPX Acc No: N02-402037

Electronic content transfer method e.g. for catalog pages, electronic books, music, involves rendering rights of user to electronic content to be unusable during content transfer

Patent Assignee: NDS LTD (NDSN-N)  
Inventor: TSURIA Y; WALD S  
Number of Countries: 096 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200235327	A2	20020502	WO 2001IL631	A	20010710	200254 B
AU 200170964	A	20020506	AU 200170964	A	20010710	200257

Priority Applications (No Type Date): US 2001274998 P 20010312; IL 139251 A 20001024

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200235327	A2	E	21	G06F-001/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200170964	A			G06F-001/00	Based on patent WO 200235327
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Abstract (Basic):

... Enables transfer of electronic content without having to enact the transaction through a clearing house or other central authority. Secures transfer of the contents and key packet from one user entity to another...

7/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014593446 \*\*Image available\*\*  
WPI Acc No: 2002-414150/200244  
Related WPI Acc No: 2001-316028; 2001-425037  
XRPX Acc No: N02-325575

Electronic commerce service providing system includes root entity acting as certification authority which maintains configuration base line comprising operating environment of root entity certification authority

Patent Assignee: DULIN C (DULI-I); HICKS M (HICK-I); NEPOMUCENO L (NEPO-I); SOLO D (SOLO-I); STIRLAND M (STIR-I)

Inventor: DULIN C; HICKS M; NEPOMUCENO L; SOLO D; STIRLAND M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020029200	A1	20020307	US 99153203	P	19990910	200244 B
			US 99153724	P	19990913	
			US 99153726	P	19990913	
			US 2000231319	P	20000908	
			US 2000657605	A	20000908	
			US 2001950440	A	20010910	

Priority Applications (No Type Date): US 2001950440 A 20010910; US 99153203 P 19990910; US 99153724 P 19990913; US 99153726 P 19990913; US 2000231319 P 20000908; US 2000657605 A 20000908

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
US 20020029200 A1 43 G06F-017/60 Provisional application US 99153203  
Provisional application US 99153724  
Provisional application US 99153726  
Provisional application US 2000231319  
Cont of application US 2000657605

Electronic commerce service providing system includes root entity acting as certification authority which maintains configuration base line comprising operating environment of root entity certification authority

Abstract (Basic):

... A root entity (110) acting as certification authority for an issuing and relying participant (102,104), maintains a configuration baseline comprising operating environment of the root entity certification authority. The issuing and relying participant acting as certification authority for subscribing and relying customers (106,108), maintains a configuration baseline comprising respective operating environment...  
... system wide service recovery in event of hardware or software failures of certification authorities. A transaction coordinator of the root entity provides flexible, centralized single transaction having qualities of atomicity, consistency, isolation and durability. Provides a single consistence interface for certificate...  
...and allows banks or financial institutions to cross charge each other for different type of transaction and integrates even software applications to electronically sign and verify documents promoting reuse of components...

7/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014325595 \*\*Image available\*\*  
WPI Acc No: 2002-146297/200219

System and method for managing electronic receipt in electronic commerce  
Patent Assignee: RHEE S (RHEE-I); RHEE S W (RHEE-I)  
Inventor: RHEE S W; RHEE S  
Number of Countries: 094 Number of Patents: 004  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Week  
KR 2001085205 A 20010907 KR 200050057 A 20000828 200219 B  
WO 200219201 A1 20020307 WO 2001KR439 A 20010320 200223  
AU 200144762 A 20020313 AU 200144762 A 20010320 200249  
US 20030182204 A1 20030925 WO 2001KR439 A 20010320 200364  
US 2003362849 A 20030227

Priority Applications (No Type Date): KR 200010084 A 20000229

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
KR 2001085205 A 1 G06F-017/60  
WO 200219201 A1 E G06F-017/60  
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
KE KG KP KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO  
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
AU 200144762 A G06F-017/60 Based on patent WO 200219201  
US 20030182204 A1 G06F-017/60

Abstract (Basic):

... An electronic receipt management system and method is provided to enable a sale server to issue an electronic receipt including payment specifications by the real time and to enable a purchaser to manage the payment specifications over the Internet.

... The system comprises a purchase client(10), a sale server(20), a bank(30), a certification authority (40), and a delivery company(50). The sale server(20) operates an Internet shopping mall, the bank(30) approves a credit of the purchaser, and the certification authority (40) issues a certificate for certifying the shopping mall. The sale server(20) includes a shopping mall operation module, a member manager, an electronic payment module, an electronic receipt generator, an electronic tax bill generator, and an account manager. The shopping mall operation module manages commodity information database, and transmits ordered commodity information to the delivery company(50). The electronic payment module requests an approval of payment data of the purchase client to the bank(30), and receives an approval number from the bank(30). The...

...generator generates a tax bill based on the payment specifications of the electronic receipt. The account manager matches the payment specifications to account elements one by one, and stores the matched result...

7/3,K/4 (Item 4 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

013871870 \*\*Image available\*\*  
WPI Acc No: 2001-356082/200137  
XRPX Acc No: N01-258716

Payment system for use in an electronic commerce system which can reduce transfer and processing costs for purchases by utilizing customer and merchant agents

Patent Assignee: TELEFONAKTIEBOLAGET ERICSSON L M (TELF )

Inventor: ALLFRED C; ANGELIN L

Number of Countries: 094 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200139062	A1	20010531	WO 2000SE2324	A	20001123	200137 B
SE 9904258	A	20010524	SE 994258	A	19991123	200141
AU 200117496	A	20010604	AU 200117496	A	20001123	200153
SE 516782	C2	20020305	SE 994258	A	19991123	200224
EP 1232459	A1	20020821	EP 2000980202	A	20001123	200262
			WO 2000SE2324	A	20001123	
JP 2003515822	W	20030507	WO 2000SE2324	A	20001123	200331
			JP 2001540656	A	20001123	

Priority Applications (No Type Date): SE 994258 A 19991123

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200139062 A1 E 36 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

SE 9904258 A G06F-017/60

AU 200117496 A G06F-017/60 Based on patent WO 200139062

SE 516782 C2 G06F-017/60

EP 1232459 A1 E G06F-017/60 Based on patent WO 200139062

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB LI LT LV  
MK RO SI

JP 2003515822 W 34 G06F-017/60 Based on patent WO 200139062

... for use in an electronic commerce system which can reduce transfer and processing costs for purchases by utilizing customer and merchant agents

Abstract (Basic):

... A customer agent (201), a merchant agent (200), an account manager (202) and a mediating trusted agent (203) are interconnected by an electronic communication network and the account manager administers customer accounts and trading records, while an account manager (204) administers the merchant accounts. The trusted agent checks the transaction during a trading session by sending a message to the merchant agent including a trading session identity and the customer identity and the trusted agent acknowledges a transaction after receiving and clearing the customer transaction record to the merchant.

... Checking transactions for purchases made by customers from a merchant over the Internet...

... Account managers (202,204...

... Trusted agent (203

...Title Terms: PURCHASE ;

7/3,K/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013206412 \*\*Image available\*\*

WPI Acc No: 2000-378285/200033

XRPX Acc No: N00-284106

Multimedia network execution system for executing secure transactions over the Internet, uses a computer network composed of server stations that uses an electronic transactions protocol

Patent Assignee: KONINK KPN NV (NEPO )

Inventor: KERKDIJK R; KERKDIJK H

Number of Countries: 088 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1006469	A1	20000607	EP 98204063	A	19981202	200033 B
WO 200033219	A1	20000608	WO 99EP8157	A	19991025	200033
AU 200011556	A	20000619	AU 200011556	A	19991025	200044
EP 1149355	A1	20011031	EP 99973140	A	19991025	200172
			WO 99EP8157	A	19991025	

Priority Applications (No Type Date): EP 98204063 A 19981202

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1006469 A1 E 7 G06F-017/60

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

WO 200033219 A1 E G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN

CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200011556 A G06F-017/60 Based on patent WO 200033219

EP 1149355 A1 E G06F-017/60 Based on patent WO 200033219

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI

LU MC NL PT SE

Abstract (Basic):

... electronic transactions protocol is performed comprising the

exchange of digital certificates uniquely identifying the relevant transaction participants and attesting their privileges at the merchant server. These certificates are managed by a **Trusted Third Party Server (9)**, the servers validating the digital certificates and processing authorization. A remote customer agent...  
 ...agent (14) assists the merchant station. Agent transmits a token with an authorization code opening **transaction manager (10)**.  
 ... **Trusted Third Party server (9)**...  
 ... **Transaction manager (10)**  
 ...Title Terms: **TRANSACTION** ;

7/3,K/6 (Item 6 from file: 350)  
 DIALOG(R) File 350:Derwent WPIX  
 (c) 2003 Thomson Derwent. All rts. reserv.

012866557 \*\*Image available\*\*  
 WPI Acc No: 2000-038390/200003  
 XRPX Acc No: N00-028972

**Multi-hierarchical certification system for insurance, distribution and verification of public key certificates in public key encryption based secure communication system**

Patent Assignee: ENTEGRITY SOLUTIONS CORP (ENTE-N)

Inventor: MUFTIC S

Number of Countries: 081 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9952242	A1	19991014	WO 98US6379	A	19980402	200003 B
AU 9869448	A	19991025	AU 9869448	A	19980402	200011
			WO 98US6379	A	19980402	
EP 1068697	A1	20010117	EP 98915206	A	19980402	200105
			WO 98US6379	A	19980402	

Priority Applications (No Type Date): WO 98US6379 A 19980402

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9952242 A1 E 72 H04L-009/32

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9869448 A Based on patent WO 9952242

EP 1068697 A1 E H04L-009/32 Based on patent WO 9952242

Designated States (Regional): DE FR GB SE

Abstract (Basic):

... policy certification authorities or other certification authorities, respectively. The certification authorities can also function as **trusted third parties**, escrow agencies, **clearing house** for insurer of electronic transactions, electronic notaries, common repositories for electronic identities and public key...  
 ...For insurance, distribution and verification of public key certificates for electronic **transaction** in public key encryption based secure communication system...  
 ...very general security infrastructure for supporting global secure electronic transactions across organizational, political and policy **certifying authority** boundaries. Provides consistent application programming interfaces which can be utilized in all types of electronic ...  
 ...shows logical representation of hierarchical security or public key

infrastructure where each block represents a certification authority

7/3,K/7 (Item 1 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00128015 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109); Credit Cards (838764)

TITLE: The Problem with Plastic: Credit cards still rule on the Web,  
but...

AUTHOR: Carr, Jim

SOURCE: eCOMMERCE BUSINESS, v1 n17 p34(7) Dec 4, 2000

ISSN: 1529-0077

HOME PAGE: <http://www.ecommercebusinessdaily.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010330

...e-cash, which is not popular, but might be feasible for consumers who like to purchase music or play games online; e-checks, which are provided by CheckFree and CHEXpedite, require setups, and are processed by the Federal Reserve Bank's automated clearinghouse system; metered payments provided by eCharge and iPIN.com, which use an existing billing relationship with a trusted third party and allow shoppers to charge online purchases to utility bills or other similar accounts; and alternative currencies, which include both a prepaid...

8/TI,PY,AZ/1 (Item 1 from file: 350)  
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013871870

Payment system for use in an electronic commerce system which can reduce transfer and processing costs for purchases by utilizing customer and merchant agents

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200139062	A1	20010531	WO 2000SE2324	A	20001123	200137 B
SE 9904258	A	20010524	SE 994258	A	19991123	200141
AU 200117496	A	20010604	AU 200117496	A	20001123	200153
SE 516782	C2	20020305	SE 994258	A	19991123	200224
EP 1232459	A1	20020821	EP 2000980202	A	20001123	200262
			WO 2000SE2324	A	20001123	
JP 2003515822	W	20030507	WO 2000SE2324	A	20001123	200331
			JP 2001540656	A	20001123	



12/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014584406 \*\*Image available\*\*  
WPI Acc No: 2002-405110/200243  
XRPX Acc No: N02-318023

Computerized electronic payment system for client-server environment,  
transfers fund electronically to biller, when funding information of  
customer is sufficient for processing electronic payments

Patent Assignee: MOBIUS MANAGEMENT SYSTEMS INC (MOBI-N)

Inventor: GROSS M I

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200227615	A1	20020404	WO 2001US30380	A	20010928	200243 B
AU 200194849	A	20020408	AU 200194849	A	20010928	200252

Priority Applications (No Type Date): US 2000676692 A 20000929

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200227615 A1 E 52 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200194849 A G06F-017/60 Based on patent WO 200227615

Abstract (Basic):

... As the system uses funding account information and validation  
information for certifying authority, immediate processing of  
automated clearinghouse (ACH) network payment from a customer to a  
biller is permitted, even when there is...

12/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

013871870 \*\*Image available\*\*  
WPI Acc No: 2001-356082/200137  
XRPX Acc No: N01-258716

Payment system for use in an electronic commerce system which can reduce  
transfer and processing costs for purchases by utilizing customer and  
merchant agents

Patent Assignee: TELEFONAKTIEBOLAGET ERICSSON L M (TELF )

Inventor: ALLFRED C; ANGELIN L

Number of Countries: 094 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200139062	A1	20010531	WO 2000SE2324	A	20001123	200137 B
SE 9904258	A	20010524	SE 994258	A	19991123	200141
AU 200117496	A	20010604	AU 200117496	A	20001123	200153
SE 516782	C2	20020305	SE 994258	A	19991123	200224
EP 1232459	A1	20020821	EP 2000980202	A	20001123	200262
			WO 2000SE2324	A	20001123	
JP 2003515822	W	20030507	WO 2000SE2324	A	20001123	200331
			JP 2001540656	A	20001123	

Priority Applications (No Type Date): SE 994258 A 19991123

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200139062 A1 E 36 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA

CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

SE 9904258 A G06F-017/60

AU 200117496 A G06F-017/60 Based on patent WO 200139062

SE 516782 C2 G06F-017/60

EP 1232459 A1 E G06F-017/60 Based on patent WO 200139062

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB LI LT LV  
MK RO SI

JP 2003515822 W 34 G06F-017/60 Based on patent WO 200139062

... an electronic commerce system which can reduce transfer and processing  
costs for purchases by utilizing customer and merchant agents

Abstract (Basic):

... A customer agent (201), a merchant agent (200), an account  
manager (202) and a mediating trusted agent (203) are  
interconnected by an electronic communication network and the account  
manager administers customer accounts and trading records, while  
an account manager (204) administers the merchant accounts. The  
trusted agent checks the transaction during a trading session by  
sending a message to the merchant agent including a trading session  
identity and the customer identity and the trusted agent  
acknowledges a transaction after receiving and clearing the customer  
transaction record to the merchant.

... Checking transactions for purchases made by customers from a  
merchant over the Internet...

...Maintaining customer anonymity while reducing authentication procedure  
to a minimum...

... Customer and merchant agents (201,200...

... Account managers (202,204...

... Trusted agent (203

...Title Terms: CUSTOMER ;

16/TI,PY,AZ/1 (Item 1 from file: 347)  
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07092709  
CERTIFYING STATION SERVER, ELECTRONIC SIGNATURE DEVICE, ELECTRONIC  
SIGNATURE VERIFYING DEVICE, PRIVACY INFORMATION KEY MANAGING SERVER AND  
COMPUTER-READABLE RECORDING MEDIUM WITH PROGRAM RECORDED THEREON

PUBLISHED: November 16, 2001 (20011116)

16/TI,PY,AZ/2 (Item 1 from file: 350)  
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015684818  
Electronic document notarizing process for internet-based services,  
involves authorizing notarization of document based on association of  
encryption keys of client, notary and document

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030177360	A1	20030918	US 2002100523	A	20020318	200370 B

16/TI,PY,AZ/3 (Item 2 from file: 350)  
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015292835  
Cryptographically-enabled letters of credit system used in financial  
institutions, has buyer, seller and trusted financial agent, each  
including cryptographically-enabled controller for executing electronic  
transactions

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030033259	A1	20030213	US 97832832	A	19970403	200333 B
			US 2002253192	A	20020924	

16/TI,PY,AZ/4 (Item 3 from file: 350)  
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015290248  
Method and system for transacting real estate by identity  
authentication

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003003182	A	20030109	KR 200276047	A	20021202	200333 B

16/TI,PY,AZ/5 (Item 4 from file: 350)  
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015105711  
Printed product/services ordering and reservation method involves  
performing paper medium ticketing based on recorded information  
containing information about consumer specified by authenticated unique  
code

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020169666	A1	20021114	US 2001949381	A	20010906	200316 B
			US 20016685	A	20011210	
JP 2002334270	A	20021122	JP 2001140494	A	20010510	200316

16/TI,PY,AZ/6 (Item 5 from file: 350)  
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014902977

Web-based escrow transaction method involves transferring buyer payment to seller/returning to buyer based on acceptance/rejection of goods by buyer within specified inspection time

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200279935	A2	20021010	WO 2002US9567	A	20020329	200278 B
US 20020161707	A1	20021031	US 2001280182	A	20010330	200279
			US 2002109782	A	20020329	

16/TI,PY,AZ/7 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014861739

Gaming software transaction record generation method involves approving or rejecting transfer of gaming software corresponding to request from game machine depending on authentication of game machine identity

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020116615	A1	20020822	US 2000732650	A	20001207	200273 B
			US 2002116424	A	20020403	
WO 200385613	A1	20031016	WO 2003US9669	A	20030326	200378

16/TI,PY,AZ/8 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014718133

Payment authorization technique e.g. for preventing credit card fraud over the Internet by block non-face-to-face transactions by default

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200259848	A2	20020801	WO 2002EP572	A	20020122	200257 B
US 20020138445	A1	20020926	US 2001263818	A	20010124	200265
			US 2001791387	A	20010223	

16/TI,PY,AZ/9 (Item 8 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014701308

Digital content distribution system for sharing network, has registered responder to distribute content data file to requester in exchange for buying proof received from requester

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1220173	A1	20020703	EP 2000403721	A	20001229	200256 B
WO 200254196	A2	20020711	WO 2001EP15107	A	20011220	200256
EP 1348151	A2	20031001	EP 2001272656	A	20011220	200365
			WO 2001EP15107	A	20011220	

16/TI,PY,AZ/10 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014436595

Secured electronic transactions e.g. for issuing digital certificates as online credentials to business partners in extranet, involves selecting certification authority accessible over public network

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200207377	A2	20020124	WO 2001US22252	A	20010716	200230 B
US 20020035686	A1	20020321	US 2000218149	P	20000714	200230
			US 2001906460	A	20010716	

AU 200177890	A	20020130	AU 200177890	A	20010716	200236
EP 1302053	A2	20030416	EP 2001955836	A	20010716	200328
			WO 2001US22252	A	20010716	

16/TI,PY,AZ/11 (Item 10 from file: 350)  
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014245588

Payment system that avoids revealing banking information on a non-private network, uses trusted third party to act as intermediary confirming all stages of a transaction between two parties registered with third party

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200173706	A1	20011004	WO 2001FR894	A	20010323	200209 B
FR 2807247	A1	20011005	FR 20003889	A	20000328	200209
AU 200148418	A	20011008	AU 200148418	A	20010323	200212

16/TI,PY,AZ/12 (Item 11 from file: 350)  
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013991864

Trade secret accounting system specifies security protection measures and threats and records which measures counteract each threat

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200152167	A1	20010719	WO 2001US733	A	20010109	200151 B
AU 200127777	A	20010724	AU 200127777	A	20010109	200166
US 20010044737	A1	20011122	US 2000175523	A	20000111	200201
			US 2001757940	A	20010110	
US 20020077941	A1	20020620	US 2000175523	A	20000111	200244
			US 2001757206	A	20010109	
EP 1257949	A1	20021120	EP 2001901926	A	20010109	200301
			WO 2001US733	A	20010109	

16/TI,PY,AZ/13 (Item 12 from file: 350)  
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013912049

Security method for giving secure electronic transactions using trusted intermediary with verify request services and archive with state records collection one for each ID with data showing status of transaction associated with ID

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6199052	B1	20010306	US 9836281	A	19980306	200142 B

16/TI,PY,AZ/14 (Item 13 from file: 350)  
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013871887

Method of authorizing a transaction over a network using a third party authorizing agent who forwards details of the transaction to the customers registered address for authorization

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200139085	A1	20010531	WO 2000US32297	A	20001122	200137 B
AU 200119286	A	20010604	AU 200119286	A	20001122	200153

16/TI,PY,AZ/15 (Item 14 from file: 350)  
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013859720

Method of anonymously purchasing product via Internet by assigning  
anonymous identifier to payment method indicator

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200137180	A1	20010525	WO 2000US31714	A	20001120	200136 B
AU 200129054	A	20010530	AU 200129054	A	20001120	200152

16/TI,PY,AZ/16 (Item 15 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013422011

Customer assisting apparatus for managing online commercial affairs,  
includes trusted agent client that augments browser to perform  
commercial transactions on behalf of customer

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200036539	A2	20000622	WO 99US29249	A	19991209	200056 B
AU 200023566	A	20000703	AU 200023566	A	19991209	200056
JP 2001256402	A	20010921	JP 2000353593	A	20001016	200170
US 6341353	B1	20020122	US 97834027	A	19970411	200208
			US 98111988	P	19981212	
			US 99467545	A	19991210	
BR 200005205	A	20020305	BR 20005205	A	20001031	200225
US 6378075	B1	20020423	US 97834027	A	19970411	200232
			US 98111988	P	19981212	
			US 99458350	A	19991209	
US 20020073043	A1	20020613	US 98111988	P	19981212	200243
			US 99467545	A	19991210	
			US 20016476	A	20011206	
TW 486646	A	20020511	TW 99121717	A	19991210	200323

16/TI,PY,AZ/17 (Item 16 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013386168

Electronic transaction system has reliance server to issue electronic  
signals on signed warranty offer to relying party based on subscriber  
attribute assurance, only if it is authorized to request for warranty

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200045564	A1	20000803	WO 2000US2013	A	20000128	200051 B
AU 200028608	A	20000818	AU 200028608	A	20000128	200057
EP 1238506	A1	20020911	EP 2000907045	A	20000128	200267
			WO 2000US2013	A	20000128	
JP 2002536735	W	20021029	JP 2000596708	A	20000128	200274
			WO 2000US2013	A	20000128	

16/TI,PY,AZ/18 (Item 17 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013178364

Referral based electronic commerce implementing method in Internet,  
involves sending lead information which is created from request message  
of buyer to seller by referral service provider server

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200022548	A1	20000420	WO 99US24111	A	19991013	200030 B
AU 9964316	A	20000501	AU 9964316	A	19991013	200036

16/TI,PY,AZ/19 (Item 18 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

012934312

Internet connected distributed payment system for implementing secure electronic commercial transactions in banks etc.

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9966436	A1	19991223	WO 99GB1886	A	19990618	200009 B
AU 9945178	A	20000105	AU 9945178	A	19990618	200024
NO 200006449	A	20010117	WO 99GB1886	A	19990618	200115
			NO 20006449	A	20001218	
EP 1097425	A1	20010509	EP 99928049	A	19990618	200128
			WO 99GB1886	A	19990618	
CZ 200004781	A3	20010815	WO 99GB1886	A	19990618	200157
			CZ 20004781	A	19990618	
BR 9912173	A	20011120	BR 9912173	A	19990618	200202
			WO 99GB1886	A	19990618	
CN 1313973	A	20010919	CN 99809823	A	19990618	200202
HU 200103385	A2	20020128	WO 99GB1886	A	19990618	200222
			HU 20013385	A	19990618	
JP 2002518749	W	20020625	WO 99GB1886	A	19990618	200243
			JP 2000555191	A	19990618	
MX 2000012708	A1	20020401	WO 99GB1886	A	19990618	200363
			MX 200012708	A	20001218	

16/TI,PY,AZ/20 (Item 19 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

011854575

Certification system for electronic transaction in computer communication system - employs various computer processes associated with registration policy certification and certification authorities, result of which are made available for end user or application computer processes

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5745574	A	19980428	US 95573025	A	19951215	199824 B

16/3,K/3 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015292835 \*\*Image available\*\*  
WPI Acc No: 2003-353769/200333  
Related WPI Acc No: 2003-090049  
XRPX Acc No: N03-282656

**Cryptographically-enabled letters of credit system used in financial institutions, has buyer, seller and trusted financial agent , each including cryptographically-enabled controller for executing electronic transactions**

Patent Assignee: SCHNEIER B (SCHN-I); WALKER J S (WALK-I)

Inventor: SCHNEIER B; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030033259	A1	20030213	US 97832832	A	19970403	200333 B
			US 2002253192	A	20020924	

Priority Applications (No Type Date): US 97832832 A 19970403; US 2002253192 A 20020924

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030033259	A1	30	G06F-017/60	Cont of application	US 97832832
				Cont of patent	US 6477513

**Cryptographically-enabled letters of credit system used in financial institutions, has buyer, seller and trusted financial agent , each including cryptographically-enabled controller for executing electronic transactions**

Abstract (Basic):

... The letters of credit system has a buyer (102), a seller (104) and a **trusted financial agent** (118), each including a cryptographically-enabled controller for executing electronic transactions. The controller stores cryptographically...

... 2) **electronic transaction system**...

...3) **method for executing electronic transaction ; and...**

...4) **article of manufacture for executing electronic transaction .**

...of credit without any complexity and additional costs. By using a proper controller, anyone can **log** onto a network and set up a **transaction** using the CEA from their office or home within a few minutes. The **transaction** is secure because it uses cryptographic permission certificates that are easy to generate but extremely...

...The figure shows a document flow diagram illustrating the **electronic transaction system**...

... **trusted financial agent** (118

...Title Terms: **TRANSACTION**

16/3,K/10 (Item 9 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014436595 \*\*Image available\*\*  
WPI Acc No: 2002-257298/200230  
XRPX Acc No: N02-199210

**Secured electronic transactions e.g. for issuing digital certificates as online credentials to business partners in extranet, involves selecting**



certification authority accessible over public network  
Patent Assignee: EQUIFAX INC (EQUI-N); BAILEY C T M (BAIL-I); CHEN K  
(CHEN-I); CORCORAN D P (CORC-I); CREIGHTON N (CREI-I)  
Inventor: BAILEY C T M; CHEN K; CORCORAN D P; CREIGHTON N  
Number of Countries: 095 Number of Patents: 004  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200207377	A2	20020124	WO 2001US22252	A	20010716	200230 B
US 20020035686	A1	20020321	US 2000218149	P	20000714	200230
			US 2001906460	A	20010716	
AU 200177890	A	20020130	AU 200177890	A	20010716	200236
EP 1302053	A2	20030416	EP 2001955836	A	20010716	200328
			WO 2001US22252	A	20010716	

Priority Applications (No Type Date): US 2000218149 P 20000714; US  
2001906460 A 20010716

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200207377 A2 E 24 H04L-009/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020035686 A1 H04L-009/00 Provisional application US 2000218149

AU 200177890 A H04L-009/00 Based on patent WO 200207377

EP 1302053 A2 E H04L-029/06 Based on patent WO 200207377

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

... g. for issuing digital certificates as online credentials to business  
partners in extranet, involves selecting certification authority  
accessible over public network

Abstract (Basic):

... The method involves selecting a certification authority  
accessible over a public network. A designation is made for an  
individual as a registration agent authorized to authenticate the  
identity of employees who require digital certificates for the purpose  
...

...conducting electronic business transactions with the business partners  
in the limited access electronic network. The registration agent is  
authenticated. The employees are preregistered with the certification  
authority, where the employees are authenticated by the registration  
agent. The employees are authenticated and a digital certificate is  
issued to the employees.

... is included for a method for issuing digital certificates as  
online credentials to business partners trading in an extranet, and a  
system for securing electronic transaction between business partners  
in an extranet...

...Title Terms: TRANSACTION ;

16/3,K/11 (Item 10 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014245588 \*\*Image available\*\*  
WPI Acc No: 2002-066288/200209  
XRPX Acc No: N02-049288

Payment system that avoids revealing banking information on a non-private  
network, uses trusted third party to act as intermediary confirming  
all stages of a transaction between two parties registered with third

**party**

Patent Assignee: AGNELLI P (AGNE-I)  
Inventor: AGNELLI P  
Number of Countries: 030 Number of Patents: 003  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200173706	A1	20011004	WO 2001FR894	A	20010323	200209 B
FR 2807247	A1	20011005	FR 20003889	A	20000328	200209
AU 200148418	A	20011008	AU 200148418	A	20010323	200212

Priority Applications (No Type Date): FR 20003889 A 20000328

**Patent Details:**

Patent No Kind Lan Pg Main IPC Filing Notes  
WO 200173706 A1 F 20 G07F-019/00  
Designated States (National): AU BR CA CN IL IN JP NO RU UA US  
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE TR  
FR 2807247 A1 H04L-009/32  
AU 200148418 A G07F-019/00 Based on patent WO 200173706

Payment system that avoids revealing banking information on a non-private network, uses trusted third party to act as intermediary confirming all stages of a transaction between two parties registered with third party

**Abstract (Basic):**

... both parties with a third party. The vendor contacts the third party to validate a transaction, and the third party asks the purchaser for a personal key, and sends a code that is modified by the purchaser then returned for transmission to the vendor. The third party verifies payment has been made and validates the code from the purchaser.  
... The drawing shows a transaction diagram for the method...  
...Title Terms: TRANSACTION;

16/3,K/13 (Item 12 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

013912049 \*\*Image available\*\*  
WPI Acc No: 2001-396262/200142  
XRPX Acc No: N01-291861

Security method for giving secure electronic transactions using trusted intermediary with verify request services and archive with state records collection one for each ID with data showing status of transaction associated with ID

Patent Assignee: DELOITTE & TOUCHE USA LLP (DELO-N)  
Inventor: CANTONE M R; MITTY T J; ROLFE A R; SHOUPE D S  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6199052	B1	20010306	US 9836281	A	19980306	200142 B

Priority Applications (No Type Date): US 9836281 A 19980306

**Patent Details:**

Patent No Kind Lan Pg Main IPC Filing Notes  
US 6199052 B1 27 G06F-017/60

Security method for giving secure electronic transactions using trusted intermediary with verify request services and archive with state records collection one for each ID with data showing status of transaction associated with ID

**Abstract (Basic):**

... Method uses a trusted intermediary with verify request

services and an archive with state records collection, 1 for each ID with data showing transaction status associated with ID. Sender encrypts message to form encrypted inner envelope and waybill identifying...

... As a method for providing secure electronic transactions using a trusted intermediary with an archive and verification request services...

...Title.Terms: TRANSACTION ;

16/3,K/14 (Item 13 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

013871887

WPI Acc No: 2001-356099/200137

XRPX Acc No: N01-258733

Method of authorizing a transaction over a network using a third party authorizing agent who forwards details of the transaction to the customers registered address for authorization

Patent Assignee: KLOOR H T (KLOO-I)

Inventor: KLOOR H T

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200139085	A1	20010531	WO 2000US32297	A	20001122	200137 B
AU 200119286	A	20010604	AU 200119286	A	20001122	200153

Priority Applications (No Type Date): US 2000714018 A 20001116; US 99166837 P 19991122

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200139085 A1 E 57 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200119286 A G06F-017/60 Based on patent WO 200139085

Method of authorizing a transaction over a network using a third party authorizing agent who forwards details of the transaction to the customers registered address for authorization

Abstract (Basic):

... Customers using a credit card, e.g. to purchase goods over the Internet, are authorized by sending their details to a third party authorization agent who sends for confirmation and authority, e.g. from the registered e-mail address of the credit card or by telephone. Only when confirmation is received is the transaction authorized.

... a) a method for allowing only an owner to approve a transaction

(...

...c) and a system for authorizing a transaction .

...

...In e-commerce and Internet sales .

...Title Terms: TRANSACTION ;

16/3,K/15 (Item 14 from file: 350)  
DIALOG(R)File 350:Derwent WPIX

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013859720 \*\*Image available\*\*

WPI Acc No: 2001-343933/200136

XRPX Acc No: N01-249069

Method of anonymously purchasing product via Internet by assigning  
anonymous identifier to payment method indicator

Patent Assignee: ECOGNITO INC (ECOG-N)

Inventor: CARRENS W L; SIGLER C E

Number of Countries: 089 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200137180	A1	20010525	WO 2000US31714	A	20001120	200136 B
AU 200129054	A	20010530	AU 200129054	A	20001120	200152

Priority Applications (No Type Date): US 99166408 P 19991119

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200137180 A1 E 73 G06F-017/60

Designated States (National): AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH  
CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200129054 A G06F-017/60 Based on patent WO 200137180

Method of anonymously purchasing product via Internet by assigning  
anonymous identifier to payment method indicator

Abstract (Basic):

... Method consists in the buyer sending a trusted third party  
an indicator of the payment method, assigning an anonymous identifier  
(nickname, one-time use code or unique code) to the indicator, the  
third party populating a digital repository with buyer-associated  
data which includes a buyer identification indicator, payment method  
indicator and the anonymous identifier. The buyer...

... There are INDEPENDENT CLAIMS for (1) a system for providing  
anonymous purchases, (2) a computer program...

...Title Terms: PURCHASE;

16/3,K/16 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013422011 \*\*Image available\*\*

WPI Acc No: 2000-593950/200056

Related WPI Acc No: 1998-568943; 2001-381413

XRPX Acc No: N00-439895

Customer assisting apparatus for managing online commercial affairs,  
includes trusted agent client that augments browser to perform  
commercial transactions on behalf of customer

Patent Assignee: BRODIA GROUP (BROD-N); GOLDSTEIN T C (GOLD-I); HERMAN G  
(HERM-I); MARTINEZ R G (MART-I)

Inventor: GOLDSTEIN T C; MARTINEZ R G; RUBIN P D; HERMAN G; RUBIN P

Number of Countries: 087 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200036539	A2	20000622	WO 99US29249	A	19991209	200056 B
AU 200023566	A	20000703	AU 200023566	A	19991209	200056
JP 2001256402	A	20010921	JP 2000353593	A	20001016	200170
US 6341353	B1	20020122	US 97834027	A	19970411	200208
			US 98111988	P	19981212	
			US 99467545	A	19991210	
BR 200005205	A	20020305	BR 20005205	A	20001031	200225

US 6378075	B1	20020423	US 97834027	A	19970411	200232
			US 98111988	P	19981212	
			US 99458350	A	19991209	
US 20020073043	A1	20020613	US 98111988	P	19981212	200243
			US 99467545	A	19991210	
			US 20016476	A	20011206	
TW 486646	A	20020511	TW 99121717	A	19991210	200323

Priority Applications (No Type Date): US 99458350 A 19991209; US 98111988 P 19981212; US 97834027 A 19970411; US 99467545 A 19991210; US 20016476 A 20011206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200036539 A2 E 43 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200023566 A G06F-017/60 Based on patent WO 200036539

JP 2001256402 A 55 G06F-017/60

US 6341353 B1 G06F-012/14 CIP of application US 97834027  
Provisional application US 98111988

BR 200005205 A G06F-017/60

US 6378075 B1 G06F-012/14 CIP of application US 97834027  
Provisional application US 98111988  
CIP of patent US 6119229

US 20020073043 A1 H04L-009/00 Provisional application US 98111988

Cont of application US 99467545

TW 486646 A G06F-017/60

Customer assisting apparatus for managing online commercial affairs, includes trusted agent client that augments browser to perform commercial transactions on behalf of customer

Abstract (Basic):

... A customer contacts a trusted agent server via a browser which includes a trusted agent client that augments the browser to perform commercial transactions on behalf of the customer. The customer controls the commercial transactions through the trusted agent server.

... The trusted agent server is invoked by selecting a corresponding network address with the browser. The trusted agent server comprises a memory for storing customer related information. An INDEPENDENT CLAIM is also included for commercial transaction facilitating method...

...The figure shows the flow diagram of trusted agent process...

...Title Terms: TRANSACTION ;

16/3,K/17 (Item 16 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

013386168 \*\*Image available\*\*

WPI Acc No: 2000-558106/200051

XRPX Acc No: N00-413044

Electronic transaction system has reliance server to issue electronic signals on signed warranty offer to relying party based on subscriber attribute assurance, only if it is authorized to request for warranty

Patent Assignee: CLAXTON A (CLAX-I)

Inventor: ANKNEY R; CLAXTON A; FRANKEL Y; KONSTANTARAS A; LIEBERWIRTH P; MONTGOMERY C T; SALZ R; STUBBLEBINE S; TITCHENER T; YUNG M M

Number of Countries: 023 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200045564	A1	20000803	WO 2000US2013	A	20000128	200051 B
AU 200028608	A	20000818	AU 200028608	A	20000128	200057
EP 1238506	A1	20020911	EP 2000907045	A	20000128	200267
			WO 2000US2013	A	20000128	
JP 2002536735	W	20021029	JP 2000596708	A	20000128	200274
			WO 2000US2013	A	20000128	

Priority Applications (No Type Date): US 2000492459 A.20000127; US 99118379 P 19990129

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200045564	A1	E 160	H04L-029/06	
			Designated States (National):	AU CA JP US
			Designated States (Regional):	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
AU 200028608	A		H04L-029/06	Based on patent WO 200045564
EP 1238506	A1	E	H04L-029/06	Based on patent WO 200045564
			Designated States (Regional):	AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE
JP 2002536735	W	155	G06F-017/60	Based on patent WO 200045564

Electronic transaction system has reliance server to issue electronic signals on signed warranty offer to relying party...

Abstract (Basic):

... The secure hardware of the reliance server, contains key certified by certification authority. The secure hardware issues electronic signals representing signed warranty offer based on attributes of issuing...

...same relying party. An INDEPENDENT CLAIM is also included for reliance managing method in electronic transaction system...

...Especially for services supporting reliance for providing signed warranty offer in electronic transaction system used by financial institutions such as bank...

...Secures electronic commerce with signed warranty, hence the records are preferably protected against alteration and transmitted securely, thereby fraud or forgery in transaction is prevented...

Technology Focus:

... The electronic transaction is performed by using on-line certificate status protocol (OCSP).

...Title Terms: TRANSACTION ;

16/3,K/18 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

013178364 \*\*Image available\*\*

WPI Acc No: 2000-350237/200030

XRPX Acc No: N00-262441

Referral based electronic commerce implementing method in Internet, involves sending lead information which is created from request message of buyer to seller by referral service provider server

Patent Assignee: BUYERWEB INC (BUYE-N)

Inventor: FARMAN-FARMAIAN T

Number of Countries: 087 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200022548	A1	20000420	WO 99US24111	A	19991013	200030 B
AU 9964316	A	20000501	AU 9964316	A	19991013	200036

Priority Applications (No Type Date): US 99157844 P 19991006; US 98170084 A 19981013; US 99351511 A 19990712

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200022548 A1 E 47 G06F-017/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 9964316 A G06F-017/00 Based on patent WO 200022548

Abstract (Basic):

... towards a reply message received from a seller who receives the lead information from the **buyer**. The **information** entered by the seller includes product category and the request message indicates Internet interest of...

...For referral based online commercial transactions such as network **sales** system, advertising systems, etc by **trusted intermediary** in Internet...

...Since the RSP server is worked as **trusted intermediary** to coordinate activities of buyers and sellers, time spent for selecting approximate buyer or seller...

...for reply from seller. Unnecessary waiting or disappointment of buyer is avoided thus enabling quick **transaction**. Ensures complete privacy and anonymity for buyers and sellers as **transaction** is through a **trusted intermediary**

16/3,K/19 (Item 18 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

012934312 \*\*Image available\*\*

WPI Acc No: 2000-106159/200009

XRPX Acc No: N00-081520

Internet connected distributed payment system for implementing secure electronic commercial transactions in banks etc.

Patent Assignee: PROTX LTD (PROT-N)

Inventor: DOWNS I; SLATER C C A

Number of Countries: 086 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 996436	A1	19991223	WO 99GB1886	A	19990618	200009 B
AU 9945178	A	20000105	AU 9945178	A	19990618	200024
NO 200006449	A	20010117	WO 99GB1886	A	19990618	200115
			NO 20006449	A	20001218	
EP 1097425	A1	20010509	EP 99928049	A	19990618	200128
			WO 99GB1886	A	19990618	
CZ 200004781	A3	20010815	WO 99GB1886	A	19990618	200157
			CZ 20004781	A	19990618	
BR 9912173	A	20011120	BR 9912173	A	19990618	200202
			WO 99GB1886	A	19990618	
CN 1313973	A	20010919	CN 99809823	A	19990618	200202
HU 200103385	A2	20020128	WO 99GB1886	A	19990618	200222
			HU 20013385	A	19990618	
JP 2002518749	W	20020625	WO 99GB1886	A	19990618	200243
			JP 2000555191	A	19990618	
MX 2000012708	A1	20020401	WO 99GB1886	A	19990618	200363
			MX 200012708	A	20001218	

Priority Applications (No Type Date): US 9889825 P 19980619

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9966436 A1 E 70 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9945178 A G06F-017/60 Based on patent WO 9966436

NO 200006449 A G06F-017/60

EP 1097425 A1 E G06F-017/60 Based on patent WO 9966436

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

CZ 200004781 A3 G06F-017/60 Based on patent WO 9966436

BR 9912173 A G06F-017/60 Based on patent WO 9966436

CN 1313973 A G06F-017/60

HU 200103385 A2 G06F-017/60 Based on patent WO 9966436

JP 2002518749 W 72 G06F-017/60 Based on patent WO 9966436

MX 2000012708 A1 G06F-017/60 Based on patent WO 9966436

Abstract (Basic):

... A trusted third - party registration unit enables secure, private registration of identification, verification of payment data by clients (22), vendors (24) and payment systems including bank. An account authority function provides registration services with information about each hubs (16-20) supporting respective clients. A generator produces the audit trail of respective electronic/digital transaction, to be available to all the parties. An auto pay function allows the client to...

...the vendor. The hubs receive verified instructions from the vendor, related to client, during respective transaction, separately. The hub also restricts private data from being conveyed to respective parties, during processing and completion of the transaction.

... Enables to secure electronic transactions across the whole transaction range from very small to very large sums, both for immediate or delayed payment settlement...

...implementing dual-key identification authorization system. Enables owners of payment system to authorize usage of purchase card by third parties within specified limits, thus enabling them to monitor and control delegated...

...hardware independent, it can be implemented by any known networking configuration for any known electronic transaction, using mobile phones, palm tops and digital television implementations for purchases and credit/debit payment arrangements

...Title Terms: TRANSACTION ;

16/3,K/20 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

011854575 \*\*Image available\*\*

WPI Acc No: 1998-271485/199824

XRPX Acc No: N98-213237

Certification system for electronic transaction in computer communication system - employs various computer processes associated with registration policy certification and certification authorities, result of which are made available for end user or application computer processes



Patent Assignee: ENTEGRITY SOLUTIONS CORP (ENTE-N)

Inventor: MUFTIC S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5745574	A	19980428	US 95573025	A	19951215	199824 B

Priority Applications (No Type Date): US 95573025 A 19951215

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5745574	A	41	H04K-001/00	

Certification system for electronic transaction in computer communication system...

...employs various computer processes associated with registration policy certification and certification authorities, result of which are made available for end user or...

...Abstract (Basic): key certification used over open networks. A first set of computer processes are associated with registration authority, and a second set are associated with policy certification authorities. A third set of...

...The second set makes use of data structure certified by the registration authority. The third set makes use of data structure certified by the policy certification authority and other certification authorities. The results of the various processes involved in certification are made...

...Title Terms: TRANSACTION ;

18/3,K/1 (Item 1 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00120189 DOCUMENT TYPE: Review

PRODUCT NAMES: Extranets (837385)

TITLE: 3M Online Effort Preserves Sales Channel  
AUTHOR: King, Julia  
SOURCE: Computerworld, v33 n47 p39(1) Nov 22, 1999  
ISSN: 0010-4841  
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20020830

TITLE: 3M Online Effort Preserves Sales Channel

...framework on which different and changing partners can collaborate, and it can also accommodate multiple trading partners collaborating on a single customer account. Enterprise will also function as a trusted third - party keeper of customer and marketing data that 3M and a reseller want to remain proprietary and will execute the marketing campaigns...

18/3,K/2 (Item 1 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

09334951  
Steel makers advised to export more  
CHINA: MORE EXPORTS OF STEEL PRODUCTS TARGETED  
China Daily (XKP) 30 Jul 2000 Business Online  
Language: ENGLISH

...the first 6 months of 2000, where 5.66 mn tons of steel exports were recorded. According to director of State Administration of Metallurgical Industry, Pu Haiqing, tax rebate on steel...

... from 15% to 17%, if the application filed by the administration is approved by the central authority. The move is made with the aim to have more steel export in 2000, as...

EVENT: Foreign Trade

18/3,K/3 (Item 1 from file: 95)  
DIALOG(R) File 95:TEME-Technology & Management  
(c) 2003 FIZ TECHNIK. All rts. reserv.

01454503 20001001759  
Public-Key-Systeme sind auf dem Vormarsch. Digitale Signatur fuer sichere Kommunikation  
Manhart, K  
Computerwoche, v27, n40, pp31-32, 2000  
Document type: journal article Language: German  
Record type: Abstract  
ISSN: 0170-5121

2000

ABSTRACT:

...Eine Public Key Infrastructure (PKI), die konform zum Gesetz zur digitalen Signatur ist, besteht aus **Registration Authority**, **Certification Authority** und **Directory Services**. Unternehmen sollten eine PKI als Sicherheitskonzept verstehen und vor der Installation von...

...DESCRIPTORS: **SALE**

18/3,K/4 (Item 2 from file: 95)

DIALOG(R)File 95:TEME-Technology & Management

(c) 2003 FIZ TECHNIK. All rts. reserv.

01097594 E97031573249

Mit ihrem Namen bezahlen. Sichere Datenuebertragung mit Secure Socket Layer Weis, R

PC Magazin DOS, v117, n4, pp232-234,236, 1997

Document type: journal article Language: German

Record type: Abstract

ISSN: 0933-1557

1997

ABSTRACT:

...die Ueberpruefung der sog. digitalen Unterschrift mit dem oeffentlichen Schluessel, der durch eine vertrauenswuerdige Instanz ( **Certification Authority** ) zertifiziert wird, geloest. SSL besteht intern aus dem Steuerprotokoll und dem **Record** -Layer. Das Steuerprotokoll handelt die Verbindung aus und schreibt die vereinbarten Parameter in den Status. Der **Record** -Layer liest die Informationen aus dem Status und uebertraegt die Daten auf die vereinbarte Weise...

...DESCRIPTORS: COMMERCE; **BUYING** ; **SALES** ; COMMUNICATION PROTOCOLS; CLIENT SERVER SYSTEMS; KEY; PACKET SWITCHING; ALGORITHM; DATA COMPRESSION; AVAILABILITY FACTOR; USERS; COMPUTER...

18/3,K/5 (Item 3 from file: 95)

DIALOG(R)File 95:TEME-Technology & Management

(c) 2003 FIZ TECHNIK. All rts. reserv.

00956990 E96011071235

**EDI - Eine neue Dimension der Kommunikation. Eine Basistechnologie an der Schwelle zum Durchbruch**

(EDI - A new dimension in communication. A basic technology at the threshold of a breakthrough. An overview of electronic data interchange)

Vetsch, A

Telecom PTT, Bern, CH

ComTec, v56, n8, pp486-494, 1995

Document type: journal article Language: German

Record type: Abstract

ISSN: 1420-3715

1995

ABSTRACT:

...Vertragsverhaeltnisse, die Marktmechanismen und Transaktionen als elektronische Dienstleistung im elektronischen Markt der Zukunft zu definieren: **Trusted Third Party** als vertrauliche Drittinanz, juristisch sichere Identifizierung ( **Registration Authority** ), Verzeichnisdienste, Netzsicherheit (Security) und Zertifizierung sicherer Verschlusselungsverfahren ( **Certification Authority** ). Electronic Mail, Internet, Multimedia, Chipkartentechnologien, elektronisches Geld, Datenbankanwendungen, Telediagnose, Prozessoptimierung, elektronischer Zahlungsverkehr und Marketing kennzeichnen...

DESCRIPTORS: E MAIL; AUTOMATISATION; COMPETITION; COMMUNICATION; INTERNATIONAL STANDARDIZATION; SERVICE; **TRADE** --

21/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015095757 \*\*Image available\*\*  
WPI Acc No: 2003-156275/200315  
Related WPI Acc No: 2002-130113; 2003-075342; 2003-228399; 2003-731323;  
2003-745178  
XRPX Acc No: N03-123364

On-line currency trading system using Internet, comprises server  
front-end, database, transaction server, rate server and pricing engine  
Patent Assignee: OLSEN R B (OLSE-I); STUMM M (STUM-I)  
Inventor: OLSEN R B; STUMM M  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Week  
US 20020156718 A1 20021024 US 2001274174 P 20010308 200315 B  
US 2001858610 A 20010516

Priority Applications (No Type Date): US 2001274174 P 20010308; US  
2001858610 A 20010516

Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
US 20020156718 A1 29 G06F-017/60 Provisional application US 2001274174  
Abstract (Basic):

... is operative to calculate, payout and interest on a tick-by-tick  
basis and a trade manager comprises a stop-loss daemon for  
continuously checking the stop-loss orders.  
... Enables the businesses people to address their currency  
exchange requirements in cost effective and in an efficient manner...

21/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

012804669 \*\*Image available\*\*  
WPI Acc No: 1999-610899/199952  
XRPX Acc No: N99-450148  
Computerized dynamic currency conversion method for electronic data  
interchange

Patent Assignee: NEMZOW M A (NEMZ-I)  
Inventor: NEMZOW M A  
Number of Countries: 087 Number of Patents: 006  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9950776	A1	19991007	WO 99US6948	A	19990330	199952 B
AU 9934573	A	19991018	AU 9934573	A	19990330	200010
EP 1068582	A1	20010117	EP 99916208	A	19990330	200105
			WO 99US6948	A	19990330	
US 20010011241	A1	20010802	US 9879947	P	19980330	200147
			US 9879948	P	19980330	
			US 98217257	A	19981221	
CN 1304511	A	20010718	CN 99805609	A	19990330	200163
JP 2002510094	W	20020402	WO 99US6948	A	19990330	200225
			JP 2000541620	A	19990330	

Priority Applications (No Type Date): US 98217257 A 19981221; US 9879947 P  
19980330; US 9879948 P 19980330

Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
WO 9950776 A1 E 26 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT UA UG UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW  
 AU 9934573 A Based on patent WO 9950776  
 EP 1068582 A1 E G06F-017/60 Based on patent WO 9950776  
 Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI  
 LU MC NL PT SE  
 US 20010011241 A1 G06F-017/60 Provisional application US 9879947  
 Provisional application US 9879948  
 CN 1304511 A G06F-017/60  
 JP 2002510094 W 31 G06F-017/60 Based on patent WO 9950776

Computerized dynamic currency conversion method for electronic data interchange

Abstract (Basic):

... quoting system using financial analysis program or web commerce program. For electronic data interchange, automated clearing house , electronic web based store fronts, web based advertising etc...

21/3,K/3 (Item 3 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2003 Thomson Derwent. All rts. reserv.

012182849 \*\*Image available\*\*  
 WPI Acc No: 1998-599762/199851  
 XRPX Acc No: N98-467152

Multi-transaction handling terminal for online shopping - includes transaction controller to control transactions using credit card based on selection key chosen from menu screen

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID )  
 Number of Countries: 001 Number of Patents: 001  
 Patent Family:

Patent No	Kind	Date	Applicat.No	Kind	Date	Week
JP 10269451	A	19981009	JP 9776149	A	19970327	199851 B

Priority Applications (No Type Date): JP 9776149 A 19970327

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 10269451	A	6	G07F-019/00	

... includes transaction controller to control transactions using credit card based on selection key chosen from menu screen

...Abstract (Basic): consists of a menu screen (1) to display several selection keys for electronic commercial transaction, currency exchange and for cashing. A card inserting inlet port (2) is provided for inserting credit cards...

...A transaction controller controls the transaction using the credit card based on the selected key and a guidance...

File 348:EUROPEAN PATENTS 1978-2003/Dec W02  
     (c) 2003 European Patent Office  
 File 349:PCT FULLTEXT 1979-2002/UB=20031225,UT=20031218  
     (c) 2003 WIPO/Univentio  
 File 15:ABI/Inform(R) 1971-2003/Dec 31  
     (c) 2003 ProQuest Info&Learning  
 File 9:Business & Industry(R) Jul/1994-2003/Dec 29  
     (c) 2003 Resp. DB Svcs.  
 File 610:Business Wire 1999-2003/Dec 31  
     (c) 2003 Business Wire.  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 275:Gale Group Computer DB(TM) 1983-2003/Dec 31  
     (c) 2003 The Gale Group  
 File 476:Financial Times Fulltext 1982-2003/Dec 31  
     (c) 2003 Financial Times Ltd  
 File 624:McGraw-Hill Publications 1985-2003/Dec 30  
     (c) 2003 McGraw-Hill Co. Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Dec 31  
     (c) 2003 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Dec 26  
     (c) 2003 The Gale Group  
 File 613:PR Newswire 1999-2003/Dec 31  
     (c) 2003 PR Newswire Association Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 16:Gale Group PROMT(R) 1990-2003/Dec 31  
     (c) 2003 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
     (c) 1999 The Gale Group  
 File 634:San Jose Mercury Jun 1985-2003/Dec 29  
     (c) 2003 San Jose Mercury News  
 File 148:Gale Group Trade & Industry DB 1976-2003/Dec 26  
     (c)2003 The Gale Group  
 File 20:Dialog Global Reporter 1997-2003/Dec 31  
     (c) 2003 The Dialog Corp.  
 File 995:NewsRoom 2000  
     (c) 2003 The Dialog Corporation

Set	Items	Description
S1	371900	(ACCOUNT? ? OR ORDERS OR ORDERING OR PURCHAS??? OR TRANSAC- T??? OR TRADE? ? OR TRADING) (1W) (MANAGER? OR CONTROLLER? OR C- OORDINATOR? OR TRACKER? OR OPERATOR? OR HANDLER? OR MONITOR? - ?) OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S2	26163	TRUSTED(1W)((3RD OR THIRD) (1W) (PARTY OR PARTIES) OR INTERM- EDIAR? OR AGENT? ?) OR CENTRAL()AUTHORITY OR (CERTIFYING OR C- ERTIFICATION) (1W) (AUTHORITY OR AGENT OR AGENCY) OR (AUTHORISA- TION OR AUTHORIZATION) ()AGENT? ?
S3	726189	(CURRENCY OR MONIES OR MONEY OR MONETARY OR PECUNIARY OR F- INANCIAL? OR FOREIGN) (1W) (EXCHANG? OR CONVERT? OR CONVERSION - OR TRANSFORM?)
S4	106	S1 AND S2 AND S3
S5	56	S4 FROM 348,349
S6	46	(S4 NOT S5) NOT PD>20001124
S7	28	RD (unique items)

5/TI,PY,AZ/1 (Item 1 from file: 348)  
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

00877132

Electronic-monetary system

Elektronisches Gelduberweisungssystem

Systeme monetaire electronique

PATENT (CC, No, Kind, Date): EP 803827 A2 971029 (Basic)  
EP 803827 A3 991229

5/TI,PY,AZ/2 (Item 2 from file: 348)  
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

00855031

Electronic-monetary System

Elektronisches Gelduberweisungssystem

Systeme monetaire electronique

PATENT (CC, No, Kind, Date): EP 788066 A2 970806 (Basic)  
EP 788066 A3 990825

5/TI,PY,AZ/3 (Item 3 from file: 348)  
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

00851865

Electronic-monetary system

Elektronisches Gelduberweisungssystem

Systeme monetaire electronique

PATENT (CC, No, Kind, Date): EP 785518 A2 970723 (Basic)  
EP 785518 A3 991229

5/TI,PY,AZ/4 (Item 4 from file: 348)  
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

00851864

Electronic-monetary system

Elektronisches Gelduberweisungssystem

Systeme monetaire electronique

PATENT (CC, No, Kind, Date): EP 785517 A2 970723 (Basic)  
EP 785517 A3 990818

5/TI,PY,AZ/5 (Item 5 from file: 348)  
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

00851863

Electronic-monetary system

Elektronisches Gelduberweisungssystem

Systeme monetaire electronique

PATENT (CC, No, Kind, Date): EP 785516 A2 970723 (Basic)  
EP 785516 A3 990804

5/TI,PY,AZ/6 (Item 6 from file: 348)  
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

00851862

Electronic-monetary system

Elektronisches Gelduberweisungssystem

Systeme monetaire electronique

PATENT (CC, No, Kind, Date): EP 785515 A2 970723 (Basic)  
EP 785515 A3 990811

5/TI,PY,AZ/7 (Item 7 from file: 348)  
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

00850375

Electronic-monetary system  
Elektronisches Gelduberweisungssystem  
Systeme monetaire electronique  
PATENT (CC, No, Kind, Date): EP 784282 A2 970716 (Basic)  
EP 784282 A3 000223

5/TI,PY,AZ/8 (Item 8 from file: 348)  
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

00529922

Electronic monetary system  
Elektronisches Zahlungsverkehrssystem  
Systeme fiduciaire electronique  
PATENT (CC, No, Kind, Date): EP 542298 A2 930519 (Basic)  
EP 542298 A3 941123  
EP 542298 B1 980422

5/TI,PY,AZ/9 (Item 1 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01062241

PAYMENT IDENTIFICATION CODE AND PAYMENT SYSTEM USING THE SAME  
CODE D'IDENTIFICATION DE PAIEMENT ET SYSTEME DE PAIEMENT UTILISANT CE CODE  
Publication Year: 2003

5/TI,PY,AZ/10 (Item 2 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01043348

METHOD AND SYSTEM FOR GETTING ON-LINE STATUS, AUTHENTICATION, VERIFICATION,  
AUTHORIZATION, COMMUNICATION AND TRANSACTION SERVICES FOR WEB-ENABLED  
HARDWARE AND SOFTWARE, BASED ON UNIFORM TELEPHONE ADDRESS  
PROCEDE ET SYSTEME D'OBTENTION EN LIGNE D'ETATS, ET DE SERVICES  
D'AUTHENTIFICATION, VERIFICATION, AUTORISATION, COMMUNICATION ET  
TRANSACTIONS A L'AIDE D'EQUIPEMENTS ET DE LOGICIELS RELIES AU WEB, ET  
SE BASANT SUR DES ADRESSES TELEPHONIQUES UNIFORMISEES  
Publication Year: 2003

5/TI,PY,AZ/11 (Item 3 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01009621

METHOD AND SYSTEM FOR FACILITATING E-BUSINESS  
LOGICIEL ET SYSTEMES DE COMMERCE ELECTRONIQUE  
Publication Year: 2003

5/TI,PY,AZ/12 (Item 4 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00975213

DIGITAL RIGHTS MANAGEMENT IN A MOBILE COMMUNICATIONS ENVIRONMENT  
GESTION NUMERIQUE DE DROITS DANS UN ENVIRONNEMENT DE COMMUNICATIONS MOBILES  
Publication Year: 2003

5/TI,PY,AZ/13 (Item 5 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.



00948231  
PAYMENT SYSTEM  
SYSTEME DE PAIEMENT  
Publication Year: 2002

5/TI,PY,AZ/14 (Item 6 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00945779  
METHOD AND SYSTEM FOR MULTI-CURRENCY ESCROW SERVICE FOR WEB-BASED  
TRANSACTIONS  
PROCEDE ET DISPOSITIF POUR SERVICE DE MISE EN MAIN TIERCE MULTIDEVISE POUR  
TRANSACTIONS ACCESSIBLES PAR L'INTERNET  
Publication Year: 2002

5/TI,PY,AZ/15 (Item 7 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00914716  
BAR CODED BILL PAYMENT SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE PAIEMENT DE FACTURES A L'AIDE DE CODES-BARRES  
Publication Year: 2002

5/TI,PY,AZ/16 (Item 8 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00897843  
SYSTEM AND METHOD FOR PROVIDING AUTHORIZATION AND OTHER SERVICES  
SYSTEME ET PROCEDE PERMETTANT DE DELIVRER UNE AUTORISATION AINSI QUE DE  
FOURNIR D'AUTRES SERVICES  
Publication Year: 2002

5/TI,PY,AZ/17 (Item 9 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00880990  
SYSTEM AND METHOD FOR DISTRIBUTED CLEARING OF ELECTRONIC PAYMENTS  
SYSTEME ET PROCEDE DE COMPENSATION REPARTIE DE PAIEMENTS ELECTRONIQUES  
Publication Year: 2002

5/TI,PY,AZ/18 (Item 10 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00867342  
METHOD AND SYSTEM OF SECURELY COLLECTING, STORING, AND TRANSMITTING  
INFORMATION  
PROCEDE ET SYSTEME PERMETTANT DE COLLECTER, DE MEMORISER ET DE TRANSMETTRE  
DES INFORMATIONS  
Publication Year: 2002

5/TI,PY,AZ/19 (Item 11 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00867336  
AN E-COMMERCE SYSTEM  
SYSTEME DE COMMERCE ELECTRONIQUE  
Publication Year: 2002

5/TI,PY,AZ/20 (Item 12 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00852890  
METHOD AND SYSTEM FOR ROUTING AND PROCESSING FINANCIAL TRANSACTION DATA  
PROCEDE ET SYSTEME D'ACHEMINEMENT ET DE TRAITEMENT DE DONNEES SUR LES  
OPERATIONS FINANCIERES  
Publication Year: 2001

5/TI,PY,AZ/21 (Item 13 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00851775  
ADVANCED ASSET MANAGEMENT SYSTEMS  
SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES  
Publication Year: 2001

5/TI,PY,AZ/22 (Item 14 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00846460  
A METHOD AND SYSTEM FOR A VIRTUAL SAFE  
PROCEDE ET SYSTEME POUR UN COFFRE-FORT VIRTUEL  
Publication Year: 2001

5/TI,PY,AZ/23 (Item 15 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00826180  
METHOD AND SYSTEM FOR MAKING ANONYMOUS ELECTRONIC PAYMENTS ON THE WORLD  
WIDE WEB  
PROCEDE ET SYSTEME PERMETTANT D'EFFECTUER DES PAIEMENTS ELECTRONIQUES  
ANONYMES SUR LE WEB  
Publication Year: 2001

5/TI,PY,AZ/24 (Item 16 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00819414  
METHOD FOR AN APPLICATION SERVER PROVIDER FRAMEWORK  
PROCEDE POUR UN CADRE DE FOURNISSEUR DE SERVICES APPLICATIFS  
Publication Year: 2001

5/TI,PY,AZ/25 (Item 17 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00814140  
A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK  
PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL  
Publication Year: 2001

5/TI,PY,AZ/26 (Item 18 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00809830  
SMART ELECTRONIC RECEIPT SYSTEM  
SYSTEME DE FACTURES ELECTRONIQUES INTELLIGENTES  
Publication Year: 2001

5/TI,PY,AZ/27 (Item 19 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806392  
TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A  
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE  
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET  
PROCEDE ASSOCIE  
Publication Year: 2001

5/TI,PY,AZ/28 (Item 20 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806389  
SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE  
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE  
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE  
D'APPROVISIONNEMENT RESEAUTE  
Publication Year: 2001

5/TI,PY,AZ/29 (Item 21 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806384  
NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND  
METHOD THEREOF  
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT  
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE  
Publication Year: 2001

5/TI,PY,AZ/30 (Item 22 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806383  
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING  
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
AND METHOD THEREOF  
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES  
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN  
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET  
PROCEDE ASSOCIE  
Publication Year: 2001

5/TI,PY,AZ/31 (Item 23 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806382  
METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF  
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A  
MARKET SPACE INTERFACE  
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE  
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION  
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE  
Publication Year: 2001

5/TI,PY,AZ/32 (Item 24 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00805472

A PAYMENT SYSTEM AND METHOD FOR USE IN AN ELECTRONIC COMMERCE SYSTEM  
SYSTEME ET PROCEDE DE PAIEMENT DESTINES A ETRE UTILISES DANS UN SYSTEME DE  
COMMERCE ELECTRONIQUE

Publication Year: 2001

5/TI,PY,AZ/33 (Item 25 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00783302  
SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DECISION SUPPORT IN AN  
E-COMMERCE APPLICATION FRAMEWORK  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE D'AIDE A LA DECISION DANS LE CADRE  
D'UNE APPLICATION DE COMMERCE ELECTRONIQUE  
Publication Year: 2001

5/TI,PY,AZ/34 (Item 26 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00783300  
SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR ELECTRONIC MERCHANDISING IN  
AN E-COMMERCE APPLICATION FRAMEWORK  
MARCHANDISAGE ELECTRONIQUE DANS LE CADRE D'UNE APPLICATION DE COMMERCE  
ELECTRONIQUE, SYSTEME ET ARTICLE MANUFACTURE A CET EFFET  
Publication Year: 2001

5/TI,PY,AZ/35 (Item 27 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00781959  
APPARATUS AND METHOD FOR PROVIDING FINANCIAL INFORMATION AND/OR INVESTMENT  
INFORMATION  
PROCEDE ET DISPOSITIF DE FOURNITURE D'INFORMATIONS SUR LES FINANCES ET/OU  
LES INVESTISSEMENTS  
Publication Year: 2001

5/TI,PY,AZ/36 (Item 28 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00778258  
DISTRIBUTED RULE ENFORCEMENT SYSTEMS  
SYSTEMES REPARTIS D'APPLICATION DE REGLES  
Publication Year: 2001

5/TI,PY,AZ/37 (Item 29 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00777981  
METHOD AND SYSTEM FOR MAKING ANONYMOUS ELECTRONIC PAYMENTS ON THE WORLD  
WIDE WEB  
PROCEDE ET SYSTEME PERMETTANT DE FAIRE DES PAIEMENTS ELECTRONIQUES ANONYMES  
SUR LE WEB  
Publication Year: 2001

5/TI,PY,AZ/38 (Item 30 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00774522  
SYSTEM, DEVICE, AND METHOD FOR COORDINATING AND FACILITATING COMMERCIAL  
TRANSACTIONS  
SYSTEME ET DISPOSITIF POUR COORDONNER ET FACILITER DES TRANSACTIONS

COMMERCIALES

Publication Year: 2001

5/TI,PY,AZ/39 (Item 31 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00755436  
AUTOMATED TRADING SYSTEM  
SYSTEME DE COMMERCE AUTOMATIQUE  
Publication Year: 2000

5/TI,PY,AZ/40 (Item 32 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00748732  
SYSTEM AND METHOD FOR DOCUMENT-DRIVEN PROCESSING OF DIGITALLY-SIGNED  
ELECTRONIC DOCUMENTS  
SYSTEME ET PROCEDE DE TRAITEMENT, COMMANDE PAR DOCUMENTS, DE DOCUMENTS  
ELECTRONIQUES A SIGNATURE NUMERIQUE  
Publication Year: 2000

5/TI,PY,AZ/41 (Item 33 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00739972  
TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS  
PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET  
SYSTEMES  
Publication Year: 2000

5/TI,PY,AZ/42 (Item 34 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00732209  
RELIANCE MANAGER FOR ELECTRONIC TRANSACTION SYSTEM  
GESTIONNAIRE DE FIABILITE POUR SYSTEME DE TRANSACTIONS ELECTRONIQUES  
Publication Year: 2000

5/TI,PY,AZ/43 (Item 35 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00566680  
A SYSTEM AND METHOD FOR PROCESSING FOREIGN CURRENCY PAYMENT INSTRUCTIONS  
SYSTEME ET PROCEDE DE TRAITEMENT D'INSTRUCTIONS DE PAIEMENT EN MONNAIES  
ETRANGERES  
Publication Year: 2000

5/TI,PY,AZ/44 (Item 36 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00559188  
SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR FLEXIBLE BILLING OVER AN OPEN  
COMMUNICATION NETWORK  
SYSTEME, PROCEDE ET ARTICLE FABRIQUE DESTINES A UNE FACTURATION FLEXIBLE  
DANS UN RESEAU DE COMMUNICATION OUVERT  
Publication Year: 2000

5/TI,PY,AZ/45 (Item 37 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00552859

TECHNIQUES FOR TRADING COMMODITIES ON A PRIVATE TRADING SYSTEM AND NOT  
REGULATED BY THE GOVERNMENT

TECHNIQUES DE TRANSACTIONS COMMERCIALES AVEC DES PRODUITS AU COMPTANT DANS  
UN SYSTEME COMMERCIAL PRIVE NON REGULE PAR LE GOUVERNEMENT

Publication Year: 2000

5/TI,PY,AZ/46 (Item 38 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00535084

VERIFIED PAYMENT SYSTEM

SYSTEME DE PAIEMENT VERIFIE

Publication Year: 1999

5/TI,PY,AZ/47 (Item 39 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00493576

SYSTEMS AND METHODS FOR MATCHING, SELECTING, NARROWCASTING, AND/OR  
CLASSIFYING BASED ON RIGHTS MANAGEMENT AND/OR OTHER INFORMATION

SYSTEMES ET PROCEDES DE COMPARAISON, DE SELECTION, DE DISTRIBUTION  
RESTREINTE, ET/OU DE CLASSIFICATION SELON DES DONNEES RELATIVES A UNE

GESTION DES DROITS ET/OU D'AUTRES DONNEES

Publication Year: 1999

5/TI,PY,AZ/48 (Item 40 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00456627

VIRTUAL PROPERTY SYSTEM

BIENS VIRTUELS EN RESEAU

Publication Year: 1998

5/TI,PY,AZ/49 (Item 41 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00419920

TRUSTED INFRASTRUCTURE SUPPORT SYSTEMS, METHODS AND TECHNIQUES FOR SECURE  
ELECTRONIC COMMERCE, ELECTRONIC TRANSACTIONS, COMMERCE PROCESS CONTROL  
AND AUTOMATION, DISTRIBUTED COMPUTING, AND RIGHTS MANAGEMENT

SYSTEME D'ASSISTANCE INFRASTRUCTURELLE ADMINISTRATIVE, PROCEDES ET  
TECHNIQUES SURES CONCERNANT LE COMMERCE ET LES TRANSACTIONS  
ELECTRONIQUES, COMMANDE ET AUTOMATISATION DES PROCESSUS COMMERCIAUX,  
CALCUL REPARTI ET GESTION DES REDEVANCES

Publication Year: 1998

5/TI,PY,AZ/50 (Item 42 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00418748

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS  
PROTECTION

SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION  
DE DROITS ELECTRONIQUES

Publication Year: 1998

5/TI,PY,AZ/51 (Item 43 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00381448  
ELECTRONIC TRANSFER SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE TRANSFERT ELECTRONIQUE  
Publication Year: 1997

5/TI,PY,AZ/52 (Item 44 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00381331  
METHOD FOR TRADING CUSTOMER ATTENTION FOR ADVERTISEMENT  
METHODE DE NEGOCIATION DE L'ATTENTION DE CONSOMMATEURS POUR UNE PUBLICITE  
Publication Year: 1997

5/TI,PY,AZ/53 (Item 45 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00378684  
FOREIGN EXCHANGE TRANSACTION SYSTEM  
SYSTEME DE TRANSACTIONS SUR LE MARCHE DES CHANGES  
Publication Year: 1997

5/TI,PY,AZ/54 (Item 46 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00350963  
ELECTRONIC-MONETARY SYSTEM  
SYSTEME MONETAIRE ELECTRONIQUE  
Publication Year: 1996

5/TI,PY,AZ/55 (Item 47 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00344642  
SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS  
PROTECTION  
SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION  
ELECTRONIQUE DES DROITS  
Publication Year: 1996

5/TI,PY,AZ/56 (Item 48 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00236241  
ELECTRONIC-MONETARY SYSTEM  
SYSTEME MONETAIRE ELECTRONIQUE  
Publication Year: 1993

5/3,K/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

00877132

Electronic-monetary system  
Elektronisches Gelduberweisungssystem  
Systeme monetaire electronique

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INVENTOR:

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10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,  
London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 803827 A2 971029 (Basic)  
EP 803827 A3 991229

APPLICATION (CC, No, Date): EP 97105390 921113;

PRIORITY (CC, No, Date): US 794112 911115

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NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60; G07F-007/10

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Available Text	Language	Update	Word Count
CLAIMS A	(English)	9710W4	597
SPEC A	(English)	9710W4	26579
Total word count - document A			27176
Total word count - document B			0
Total word count - documents A + B			27176

...SPECIFICATION of payments utilizing electronic "checks", which are used primarily by large commercial organizations.

The Automated Clearing House (ACH) and point of sale (POS) systems are examples of electronic funds transfer systems that...2 each having a Teller money module 5; an electronic money Clearing Bank 3; a Certification Agency 28 and a plurality of Transaction money modules 4 owned by subscribers of the system...

...clearing Bank 3 maintains demand accounts for each Issuing Bank 1 in the system.

The Certification Agency 28, is the centerpiece of the system security. It provides a process that "certifies" the...money module 4. This process makes users of the system establish periodic contact with the Certification Agency 28.

Periodic contact allows for faster response when tampering with the money modules of the system is detected. To this end, the Certification Agency 28 also provides a list of offending or compromised money modules to other money modules...format. Notably, this is the application that allows a money module to perform payments and foreign exchanges. Without this application in the preferred embodiment, a Transaction money module 4 cannot make a...

...money, an illustrative Tran Log records:

- (1) the type of transfer (i.e., payment, deposit, foreign exchange, etc.),
- (2) the date of transfer,
- (3) the amount of transfer,
- (4) the Issuing Bank...Interfaces deposit and withdrawal functions to



another Teller money module 5 .

- Tran Log Mgr. 36: Transaction log manager for recording transaction details.

- Maintain Security 37: Manages the list of compromised money modules, applies...link together the Issuing Banks 1, Correspondent Banks 2, the Clearing Bank 3 and the Certification Agency 8.

Transaction money modules 4 may be coupled to the Network 25 over the telephone...

...accomplishing the foregoing data communications functions may be used.

Each entity (Banks 1 and 2, Certifying Agency 28, or Clearing Bank 3) is also assumed to have an individual local network 16...

...Security Server 27. A Security Server 27 is associated with each participating bank and the Certification Agency 28, and is used for implementing the security of the system.

Figure 7 illustrates the modules primarily for updating the electronic notes 11 and performing foreign exchange . A list of participating banks for either service will be available from the Network 25...System Security

The security of the system is maintained by the participating banks and the Certification Agency 28, which creates and distributes money module certificates. A certificate of a money module is...

...certificate is unique in that it is associated with only one particular money module.

The Certification Agency 28 provides a secure means for money modules to validate each other prior to transacting...

...embodiment, the money module certificate will be initially loaded into the money module by the Certification Agency 28. The Certification Agency 28 generates the certificate for each money module using a certificatory key (a private key...

...after the list is updated. Naturally, this requires that Transaction money modules 4 access the Certification Agency 28 on a periodic basis to obtain the latest list. Placing a time limit on...

...to the time limit placed on electronic notes 11) will force subscribers to access the Certification Agency 28 through the Network 25 on a periodic basis to receive the latest bad money...

...of the certificate validity can be closely monitored and adjusted according to security needs.

The Certification Agency 28 distributes its updated certificatory key and money module certificates on-line through the Security...

...provided by Security Servers 27 at the participating banks and Security Servers 27 at the Certification Agency 28.

Referring now to Figure 10, a block diagram of a preferred embodiment of the Security Server 27 is shown. It is contemplated that the Security Server 27 at the Certification Agency 28 or on a bank's local network 18 will contain the following application functions a bank's local network 18 or the Certification Agency 's local network 17;

(2) Session Manager 55 - controls the security aspects of a transaction...

...to access the subscriber's different bank accounts;

(5) Distribute Certification Keys 52 -distributes the Certification Agency 's 28 list of valid public keys to the money modules;

(6) Bad Money Module...

...new public key, the money module identifier and the old certificate are presented to the Certification Agency 28 after being digitally signed using the old private key.

The Certification Agency 28 checks the signature and if it is valid, signs the new public key and identifier and sends the certificate to the money module with a future expiration date. The Certification

Agency 's 28 Security Server 27 also distributes a list of bad money modules via the...

...counterfeit. Those identifiers are passed through the Security Servers 27 and are compiled by the Certification Agency 28.

All such identifiers are distributed to the Teller and Money Generator modules 5, 6...

...lost or stolen, the subscriber would report it to his/her bank or to the Certification Agency 28 so that the money module identifier may be placed on the bad money module...If the subscriber chooses to use the Transaction money module 4 only for payments and foreign exchange then he/she can keep the relationship secret. As may be appreciated, the subscriber may...

...to a bank account or register ownership of the Transaction money module 4 with the Certification Agency 28. After every transaction involving the transfer of electronic notes 11, the subscriber could save...each bank, which is used to temporarily maintain electronic money during a financial transaction.

(6) Foreign Exchange Account: A zero-balance liability account owned by each bank, which is used to handle multiple currency exchanges .

At a Correspondent Bank 2 -

(1) Deposited at Issuing Bank Account: An asset account reflecting...

...Due Account: An asset account reflecting the money deposited to the bank's accounts.

(3) Foreign Exchange Account: A zero-balance liability account owned by each bank, which is used to handle multiple currency exchanges .

(4) Money In Transit Account: A zero-balance liability account owned by each bank, which...

...steps will be described.

Accordingly, Figures 11-24 illustrate the accounting transactions for deposits, withdrawals, foreign exchanges , receipt of cleared money, electronic money /cash exchanges , and note 11 updates. Figures 11-14 and 19-22 also illustrate the accounting flows...1 Teller money module 5 (Steps 3-4).

Figure 15 illustrates the case of a foreign exchange with an Issuing Bank 1. In this example, a subscriber wishes to exchange \$100 of ...

...Issuing Bank's 1 Teller money module 5 will cause the Issuing Bank's 1 Foreign Exchange account to be credited by (Pound Sterling)60, while its Money Due account would be...

...created by the Money Generator module 6 (Step 2).

At the Issuing Bank 1, the foreign exchange account is now debited by (Pound Sterling)60 while the Money Issued account is credited...

...the Teller money module 5, completing the transfer (Step 4).

The accounting procedures for a foreign exchange of \$100 for (Pound Sterling)60 at a Correspondent Bank 2 are shown in Fig...

...from the Correspondent Bank's Teller money module 5, which causes the Correspondent Bank's Foreign Exchange account to be credited by (Pound Sterling)60 while its Money Due account is debited...

...Bank's 1 Teller money module 5 to withdraw (Pound Sterling)60, and debits its Foreign Exchange account by (Pound Sterling)60 and credits its Deposited at Issuing Bank account by (Pound...modules on the bank's local network 18. The identifiers are also sent to the Certification Agency 28 for appropriate distribution throughout the Network 25.

Separately, the Money Issued master file is...The communication link

between the two transaction modules may now be terminated.

#### Subscriber to Subscriber Foreign Exchange

Referring to Figure 46, the process flow for an exchange of foreign currencies between two...

...example, Alice and Bob agree to exchange her dollars for his pounds.

By requesting the foreign exchange transaction, Session Manager A 31 will establish a communications link with Session Manager B 31 (Steps 306, 307...

...satisfactory exchange, the communications link between the two Transaction money modules may now be terminated.

#### Foreign Exchange At An Issuing Bank

Turning attention now to Figure 48, if a subscriber were to of with a subscriber, the following process is followed.

Subscriber A sets up the foreign exchange transaction by signing on to his/her Transaction money module 4 (see Fig. 47Z) using...

...Steps 750-770 described herein.

Returning to Figure 48, once the set up of the foreign exchange transaction is accomplished, the proper accounting transactions are posted (Step 368; also illustrated in Figure...

...5 who subsequently commits to the Money Generator module 6 using process Steps 690-698.

#### Foreign Exchange At A Correspondent Bank

The foreign exchange with a Correspondent Bank 2 is described with the aid of Figure 49. Initially, the foreign exchange transaction is set up by repeating process Steps 334-366, (Figs. 47-47A) and updating...

5/3,K/39 (Item 31 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00755436 \*\*Image available\*\*

#### AUTOMATED TRADING SYSTEM

#### SYSTEME DE COMMERCE AUTOMATIQUE

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

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Detailed Description

#### Detailed Description

... the pre-authorization matrix must be maintained by (and credit checking procedure implemented by) a **trusted third party** at a site 2 remote from the client computer systems of either trading floor, eg... Each thereof.  
Although the present invention is described in this specification with reference to a **foreign exchange** trading environment, it will be understood that the principles of the invention can also be...

...difficult without compromising anonymity.

In the present invention, a typical series of displays for forward **foreign exchange** trading in US\$ and DEM are shown in figures 2a to 2c.

Figure 2a shows...be updated not only by the trader operating the workstation 33, but also by a **trading manager** for the institution with which the workstation is associated. Thus, a **trading manager** using a control terminal 40 coupled to the intermediate server 30 may be provided with...

5/3,K/40 (Item 32 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00748732 \*\*Image available\*\*  
SYSTEM AND METHOD FOR DOCUMENT-DRIVEN PROCESSING OF DIGITALLY-SIGNED ELECTRONIC DOCUMENTS  
SYSTEME ET PROCEDE DE TRAITEMENT, COMMANDE PAR DOCUMENTS, DE DOCUMENTS ELECTRONIQUES A SIGNATURE NUMERIQUE

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Detailed Description

Detailed Description

... identity is authentic. Thus, there is a need for some entity to serve as a **trusted third party** to vouch for the person's identity, and his relationship to his public key. As described

46

previously, this entity is referred to as a **Certification Authority (CA)**. The CA is a **trusted third party** that issues digital certificates to its subscribers, binding their identities to the key pairs they...a variety of electronic payment transactions, such as, for example, Electronic Funds Transfer (EFT), Automated **Clearing House (ACH)**, and credit card transactions. In one embodiment, the payment processing service 712 uses the...

...skilled in the art.

In one embodiment, the payment processing service 712 supports the Open **Financial Exchange (OFX)**, which is a unified specification for the electronic exchange of financial data between financial...

5/3,K/41 (Item 33 from file: 349)  
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00739972

TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS  
PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET SYSTEMES

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Fulltext Availability:

Detailed Description

Claims

Detailed Description

... created or transmitted, or both, by a suitable agent of the seller, for example, a **trusted third party** such as a transportation company or electronic network which enjoys the confidence and trust of...

Claim

... herein. Such optional features can, in most cases, be computer-implemented or facilitated employing the **trade finance management** system of the invention. Some such optional features will now be described, using by way...its aegis or license may handle different aspects of the transaction, exporter relationship, importer relationship, **currency exchange**, and so on. Use of a credit card

company in this way provides an elegant...

5/3,K/42 (Item 34 from file: 349)  
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00732209 \*\*Image available\*\*

RELIANCE MANAGER FOR ELECTRONIC TRANSACTION SYSTEM  
GESTIONNAIRE DE FIABILITE POUR SYSTEME DE TRANSACTIONS ELECTRONIQUES

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Fulltext Availability:

Detailed Description  
Claims

Detailed Description

... public key certificates or simply certificates) meet this need. These certificates are generally issued by trusted third parties known as certification authorities (CAs) and they certify (1) that the issuing certification authority has identified the subject of the certificate (often according to specifications delineated in a certification...

...certificate.

In order to assure that a certificate's authenticity can be subsequently verified, the certification authority digitally signs the certificate when issuing it.

The issuing certification authority's digital signature can itself be verified by reference to a public key (the certification authority's public key), which is associated with the certification authority in another certificate issued by a second

2

certification authority to the first certification authority .  
That other certification authority's digital signature can be

verifiable by a public key listed in yet another certificate...

...on along a chain of certificates until one reaches a so-called root or prime certification authority whose public key is widely and reliably distributed. For maximum assurance of the authenticity of...  
...certificate as a representation, finding, or conclusion made pursuant to a contract between the issuing certification authority 10 and the subscriber, i.e., the person identified in the certificate as the...

...listed in the certificate. Persons other than the subscriber may rely on the certificate. The certification authority's duties in relation to those relying parties may stem from rules governing representations or...

...treating the relying party as a third-party beneficiary of the contract between the certification authority and subscriber, statutes governing digital signatures, or a blend of all of the above as...

...a relying party relies on them at its own peril, without recourse against the issuing certification authority or subscriber for a defect in the certificate. Certificates that are per se unreliable are...

...its expiration);  
(2) Has been revoked (i.e., have been declared permanently invalid by the certification authority which issued the certificate); and  
(3) Is suspended at the time of reliance (i.e. has been declared temporarily invalid by the certification authority which issued the certificate).

In addition, a certificate which has not been accepted by its subscriber or issued by a certification authority should not be considered to have taken effect, and could, perhaps rather loosely, be considered...

...or revoking certificates are an important means of minimizing the consequences of errors by the certification authority or subscriber.

Depending on applicable legal rules, a certification authority may avert further loss due to inaccuracy in the certificate by revoking it. A subscriber...

...Before a subscriber can create a verifiable digital signature, the signer must arrange for a certification authority to issue a certificate identifying the subscriber with the subscriber's public key. The subscriber...

...to a transaction receives such a digital signature, the other party must check with the certification authority, generally via its on-line database, to determine whether the certificate is currently valid. If... for risk management: The conventional system provides very few facilities or opportunities to enable a certification authority to manage the risk of certification. The certification authority is not informed when anyone relies on a certificate that the certification authority has issued or the extent to which anyone relies on any certificate it has issued. The certification authority also has no way of monitoring outstanding certificates, ascertaining whether problems arise, evaluating 15...

...affect the risk of faulty certification or the scope of exposure to risk that the certification authority should prudently undertake.

Furthermore, conventional systems provide few facilities to help subscribers and relying parties...

...the relying party has the keenest interest in the information security of the transaction, the **certification**

5

**authority** 's service contract is entirely with the subscriber. In the case of a fraud or...

...subscriber may even be the perpetrator. The roles of the conventional system thus set the **certification authority** up to deal with relatively disinterested parties or even perpetrators in problem cases, but to...

...contact with the party who primarily bears the loss. This state of affairs exposes the **certification authority** to serious liability risks in relation to the relying party and causes the **certification authority** to forgo the business opportunity of serving the relying party. Rather than dealing exclusively with...

...a way of dealing with the relying party.

Cost front-loaded onto subscriber: Since the **certification authority** 's contract is with the subscriber alone, not with the relying party, the **certification authority** has no alternative but to recover all costs and profit from the subscriber, even though...

...the needs of relying parties, certification authorities have tended to interpret their roles narrowly. A **certification authority** may, for example, promise to look by rote at an apparent driver's license, or...

...diagram in FIGURE 1. This invention provides a reliance manager (RM) system that enables a **Certification Authority** (CA) to monitor transactional risk associated with certificates it has issued. In a preferred embodiment...requests with respect to a subscriber's certificate.

The Guardian (RM) Administrator manages Identity Warranty **accounts** and **monitors** the status of the Guardian (RM) services. Each Guardian (RM) has a local database that...status, account management (e.g., create account, modify account, etc.). RM administrators manage Identity Warranty **accounts** and **monitor** the status of RM services through the Identity Warranty Management Service.

All commands are implemented...by the RM server.

#### CUSTOMIZATION

RM servers provide for integration with bank-specific authorization and **currency conversion** procedures. To customize an RM server so that it invokes a bank-specific risk management...RM).

Assurance Transaction - Assurance transactions are preferably classified by category codes (e.g., FX for **foreign exchange**, PURCH for corporate purchasing, EMAIL for S/MIME, etc). This classification allows collection of data...RM) processing defined.

3 . Assurance transactions are classified by category codes (e.g., FX for **foreign exchange**, PURCH for Corporate purchasing; EMAIL for S/MIME, etc) - this will allow collection of data...

#### Claim

... as in claim 2 wherein the secure hardware device contains a key certified by a **certification authority** .

4 A system as in claim I wherein the reliance server bases a decision to...

...as in claim 13 wherein the secure hardware



device contains a key certified by a certification authority .

15 A method as in claim 12 wherein the relying party bank  
bases a decision...

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00566680 \*\*Image available\*\*

A SYSTEM AND METHOD FOR PROCESSING FOREIGN CURRENCY PAYMENT INSTRUCTIONS  
SYSTEME ET PROCEDE DE TRAITEMENT D'INSTRUCTIONS DE PAIEMENT EN MONNAIES  
ETRANGERES

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LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW

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Detailed Description  
Claims

English Abstract

...bank for execution. The payment instructions may include a mix of  
domestic or international Automated Clearing House (ACH)  
transactions, domestic or international wire transfers, multibank  
transactions and instructions to print checks drawn...

...not have an account the present invention automatically generates and  
executes a contract for the foreign exchange (FX) to obtain the  
currency required to fulfill the payment instruction. The automatic FX  
process can furthermore use a real time feed of foreign exchange  
rates as opposed to the static rates traditionally applied to such  
contracts.

Detailed Description

... and method for accepting a bulk file of payment instructions of  
different types and executing foreign exchange trades, when  
necessary, to fulfill the payment instructions.

BACKGROUND OF THE INVENTION

1 0 Two...

...payments from the customer's accounts and the ability to execute the exchange of one currency. Currency exchange is also known as foreign exchange or FX. Customer payments are typically made in the form of wire transfers, checks or...

...one by one transactional basis. In an effort to reduce expenses, I illing to allow trusted third parties, such as banks, to assume corporat ons are wi l some of the functions associated...

...the required FX contracts and settle the payments with the 0 resulting funds from the foreign exchange.

#### SUMMARY OF THE INVENTION

The present invention allows customers of a financial institution (e.g...

...to the bank for execution. The payment instructions may include domestic or international 5 Automated Clearing House (ACH) transactions, domestic or international wire transfers, multibank transactions and instructions to print checks drawn...

...is the interface between the customers 100 and the funds transfer (I 15, 120) and foreign exchange portions (125) of the system of the present invention. PaySource sm I 10 is where the...example, the SWIFT (Society for Worldwide Interbank Financial Telecommunication) system.

For payments which require a foreign exchange, PaySource sm I I 0 interfaces with the foreign exchancre Trading System 125. Although the :n...

...which is hereby incorporated by reference. Once the Trading System 12 5 has completed the foreign exchange by executing a contract on the Market 130, it settles the payment instruction through the...

...beneficiary and the value date. In addition, if the payment is going to require a foreign exchange, the customer 100 must identify the buy currency and the sell currency. One of the...are supported: United States Dollar (USD) Drawdown (both Fed and Book); USD Fed; USD CHIPS ( Clearing House Interbank Payment System); and USD Book. For GMT transfers, the following types of transactions are...

...5 customer I 00 are forwarded to the Trading System 125 for execution of the foreign exchange contract. The remainder of this discussion will relate to the payments which require the execution of a foreign exchange contract prior to the payment being executed.

FX payments from each customer ANSI 820 are...

...All

not] I

payments in a single batch are targeted for the same Market for foreign exchange.

Market refers to the market where the foreign exchange contract is actually 2 5 executed and the preferred embodiment of the present invention there...and valid payments are passed to an Aggregation process. Groups of payments which require a foreign exchange from the same 2 0 sell currency into the same buy currency are aggregated in...the Trade Contract. Alternatively, the present invention has the ability to apply a real time foreign exchange rate. This rate is obtained on a real time basis from the Market 130 (see...

#### Claim

... first processor grouping the plurality of funds transfer transactions

into funds transfer transactions requiring a foreign exchange operation, denoted as foreign exchange funds transfer transactions, and funds transfer transactions not requiring a foreign exchange operation, denoted as same currency funds transfer transactions; a second processor coupled to the first...

...1 0 processor receiving the same currency funds transfer transactions not requiring 1 1 a foreign exchange operation from the first processor, the second processor generating first funds transfer instructions in response...

...a trading processor coupled to the first processor, the trading 2 0 processor receiving the foreign exchange funds transfer transactions from the first 2 1 processor, the trading processor executing a foreign exchange operation in 2 2 response to the received foreign exchange funds transfer transactions.

2 The system according to claim 1, wherein:  
the trading processor is coupled to the second processor,  
the trading processor forwarding to the second processor the foreign exchange funds transfer transactions and funds resulting from the foreign exchange operation,  
the second processor generating second funds transfer instructions in response to the foreign exchange funds transfer transactions and funds resulting from the foreign exchange operation, and  
the funds transfer processor receiving the second funds transfer 1 0 instructions from...

...according to claim 1, further comprising:  
a market link from the trading processor to a foreign exchange market, wherein the trading processor receives real time foreign exchange rates over the link.

6 A method for processing funds transfer transactions from a customer...

...transfer transactions;  
grouping the plurality of funds transfer transactions into funds transfer transactions requiring a foreign exchange operation, denoted as foreign exchange funds transfer transactions, and funds transfer transactions not requiring a foreign exchange operation, denoted as same currency funds transfer transactions;  
1 0 executing a foreign exchange operation in response to the foreign 1 1 exchange funds transfer transactions to thereby generate available funds; and  
settling the foreign exchange funds transfer transactions using the 1 3 available funds.

7 The method according to claim...

...bulk file into its component funds transfer transactions, the component funds transfer transactions including the foreign exchange funds transfer transactions and the same currency funds transfer transactions.

9 The method according to...

...1 0. The method according to claim 6, further comprising the step of grouping the foreign exchange funds transfer transactions into batches according a market in which the foreign exchange operation is to take place.

1 1. The method according to claim I 0, further...

...claim I 1, further comprising the step  
of validating the format and contents of the foreign exchange funds  
transfer transactions contained in the batches.

13 The method according to claim IO, further comprising the step  
of aggregating the foreign exchange funds transfer transactions  
contained in the batches according to a currency of the foreign  
exchange operation.

5/3,K/45 (Item 37 from file: 349)  
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00552859 \*\*Image available\*\*

TECHNIQUES FOR TRADING COMMODITIES ON A PRIVATE TRADING SYSTEM AND NOT  
REGULATED BY THE GOVERNMENT

TECHNIQUES DE TRANSACTIONS COMMERCIALES AVEC DES PRODUITS AU COMPTANT DANS  
UN SYSTEME COMMERCIAL PRIVE NON REGULE PAR LE GOUVERNEMENT

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EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG  
KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF  
BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Detailed Description  
Claims

English Abstract

Techniques for assisted trading in a market for commodities include  
designating a non-trading central authority (110). The central  
authority screens entities to identify authorized traders (120). If  
agreement is subsequently indicated by input from each trader of at least  
two contracting traders among the authorized traders (132), then the  
central authority automatically constructs a standardized sales  
contract (136) for the commodity.

Detailed Description

... in one aspect, techniques for assisted trading in a market for  
commodities.

A non-trading central authority is designated. The central  
authority screens entities to identify authorized traders. If agreement  
is subsequently indicated by input from each trader of at least two  
contracting traders among the authorized traders, then the central  
authority automatically constructs a standardized sales contract for the  
1 5 commodity.

In another aspect of...

...in a market for a commodity includes a user logging onto a server of a **central authority**. The server determines whether the user is a trader among a plurality of authorized traders...large number of bilateral negotiations between all possible trading partners, with fewer negotiations between a **central authority**, established in step I 10, and fewer traders, who are screened in step 120 before...

...Thus, an important step of this embodiment is payment by an authorized trader to the **central authority** in step 122.

More details on the steps performed during the steps of Figure...log off the server 250 from the trader's client computer, eg., client 261.

#### The **Central Authority**

1 5 The **central authority** provides the benefit of reducing transaction costs to establish a sales contract between two traders. This benefit is realized for many embodiments of the **central authority**. In one embodiment, the **central authority** is an organization with one or more of its functions performed manually by one or more human agents of the organization. Alternatively, as in the preferred embodiment, the **central authority** can delegate almost all its functions to one or more computer servers on a network...

...300 having one or more processors (not shown) configured to perform multiple processes associated with **central authority** functions. These processes run concurrently in a multi-tasking environment. In another embodiment, these processes...

...different servers (not shown) across the network. In the preferred embodiment, the processors of a **central authority** server are configured to perform a Screen applicant process 330, a Buy/Sell commodity process...330, 340 and 350.

For example, in one preferred embodiment, a corporation serves as the **central authority** for a restricted membership system to facilitate cash market transactions for the sale and purchase...

...design document, which provides many details on the effects of the processes running on a **central authority** server. This preferred embodiment is herein referred to as the Wood Products System. The effects ...

...described in the external I 0 design document accomplish most of the functions of the **central authority**.

The step I 10 of designating a non-trading **central authority** is accomplished in the Wood Products System by the membership as part of the registration...

...corporation of the Wood Products System has the authority to perform the functions of the **central authority**.

#### 1 5 Screening Applicants

The **central authority** screens applicants which wish to become traders and identifies those accepted into the system as...buyer agrees to pay the bonding agent. In one embodiment, the bonding agent and the **central authority** are the same; in another embodiment the **central authority** and bonding agent are commonly owned, at least in part, as is the case with...

...is possible that the various rights and services provided to an authorized trader by the **central authority** may be distributed non-uniformly to the trader's agents. For example, some agents, such as all the agents of the **central authority** and an accounting department of an authorized trader, may be allowed to review reports available from the databases stored on the **central authority** but may not engage in

trades. Other agents may be able to engage in trades...

...inputs for sales contracts, but may not prepare the invoices. Similarly, the functions of the **central authority** can be distributed non-uniformly among agent organizations and individuals. Therefore, in some embodiments of the present invention, the rights and functions of the authorized trader and **central authority** are distributed nonuniformly among their agents.

The database 335 of authorized traders shown in Figure...

...in the preferred embodiment utilizing an automated system. Where privileges of an authorized trader or **central authority** may be distributed nonuniformly, the database includes a list of agents for the **central authority** and each authorized trader, and for each agent indicates the functions that agent has permission...

...log on can be performed after the payment of fees, step 122, and after the **central authority** sets system parameters, step 124, in other embodiments.

When an open network like the internet is used to communicate between the authorized traders and the **central authority**, security measures are required as part of the screening process to keep out those who...

...the internet is used, and encrypted communications are setup between the authorized trader and the **central authority** servers when the trader first logs on, and used in all subsequent log on sessions...

...may be performed by some but not all its agents. In the preferred embodiment, the **central authority** servers, such as server 300, use the authorized traders database 335 shown in Figure 3...

#### ...Fees

In one embodiment, authorized traders pay membership fees above the transaction fees to the **central authority** in step 122. These fees fund ...authorized traders in the amount of \$3X.

In another embodiment, another process performed by the **central authority** is paid for separately. For example, in the Wood Products System, an authorized trader pays...

...to form a contract.) According to one embodiment, these parameters are freely set by the **central authority** upon notice to the authorized traders. These parameters can be set by the Buy/Sell...

...25). Other system parameters include offer expiration times (30 minutes), bid expiration times (30 minutes), **currency exchange rate** (input daily), monitor refresh interval for displaying current offers and bids (3 minutes), trends...

...preferred embodiment. In other embodiments, the database can be stored at any server of the **central authority** or in a shared portion of the memory medium.

In step 131 of Figure 1...

...updated, either during an initial load, or by importing updates from some source off the **central authority**, or by directly editing the database at the **central authority**. Note that step 131 is depicted in Figure 1 within the general step 130 of...known to the inventors.

#### Inputs From Authorized Traders.

In Figure 1, during step 132 the **central authority** obtains the time-critical inputs from authorized traders needed for constructing sales contracts. This process...

...obtained from the trading users operating separate client computers 260 connected to at least one **central authority** server 250 over a network 270 such as the internet, as shown in Figure 2B...

...If the offeror is a buyer which has several payment terms pre-negotiated with the **central authority**, the offeror must select one of those payment terms at this step.

For example, in...

...compare bids for different quantities. Total cost of the offer can be computed by the **central authority** from the information input-by the offeror and the databases such as the authorized traders...

...is one of the US and Canadian FOB Mill Prices.

In step 411, the **central authority** determines whether the offering trader has the resources to perform the terms of the offer, according to the best information available to the **central authority**. For example, the **central authority** determines whether the trader making an offer to buy has uncommitted credit remaining under the trader's credit limit. If not, the **central authority** does not permit an offer to be constructed and the input phase concludes without an...

...the determination of sufficient uncommitted credit within the credit limit, in the preferred embodiment, the **central authority** maintains totals of committed buys for each authorized trader and its agents in the authorized...credit is removed from the committed credit totals in the database.

In step 412 the **central authority** constructs an offer based on the inputs received in steps 408 and 410 described...

...g., has not logged off. The expiration time of an offer is set by the **central authority** as described above. In the preferred embodiment, the offer expiration time is 30 minutes. In...

...client has been inactive for a time exceeding a timeout parameter also set by the **central authority** and described above.

In the preferred embodiment, the active orders are displayed one offer per...

...bid. All information for optional cost items are carried with the offer so that the **central authority** can perform the re-computation automatically without further input from the offeror. If the bidder is a buyer which has several payment terms pre-negotiated with the **central authority**, the buyer must select one of those payment terms in this ... 426 the bidder inputs a bid price in response to the presentation price.

If the **central authority** approves this price by determining that the buyer has adequate credit, an irrevocable bid will...

...to honor the price and consider it an irrevocable bid price.

In step 428 the **central authority** checks the bid price. To discourage bids too disparate from the offer being responded to...

...150% of the presentation price. If the bid price is within the threshold price, the **central authority** then determines whether the bidder is likely to be able to perform according to the...

...the make-a-bid web page that the bid price was not approved by the **central authority**.

In step 430, the **central authority** constructs an irrevocable bid based on the offer being bid on, the inputs received in...

...timeout parameter. The expiration time of a bid is set to a value by the central authority as described above for step 124. In the preferred embodiment the bid expiration time is...

...a line on the monitor-offers web page listing the offers belonging to the first trader. The monitor-offers web page may be opened by the offeror and viewed from the offeror's...

...bidders. By accepting the irrevocable bid from the second trader, the offeror indicates to the central authority that agreement has been reached between certain of the contracting traders. No further action by line on a monitor-bids web page listing the bids belonging to the second trader. The monitor-bids web page may be opened by the bidder and viewed from the bidder's...

...As a result of step 434 agreement is reached based on trader inputs and the central authority can proceed with constructing a sales contract as shown by step 135 in Figure 1...

...The items that may be subject to a request for change are limited by the central authority to prevent excessive transaction costs. However, some modifications to the sales contract may be expedient...

...price corrected for transaction fees and the new buyer's destination.

In step 522 the central authority presents the change request to the other party with the appropriate changes in contract terms...

...of freight changes If the other party accepts the change in step 524, then the central authority constructs an amended contract in step 530. If the other party rejects the change in step 524, then the central authority notifies the requesting trader in step 540 and retains the original sales contract in step...

...pursuant to a sales contract. An authorized trader, or its agent, must first notify the central authority that the load of the commodity has been shipped.

For example, in the Wood Products System, the agent playing the role of selling member accountant notifies the central authority that a load associated with a sales contract ID has been shipped. In the preferred...

...the agent making entries on a web page to which the agent has access.

The central authority server provides the web pages displayed at the agent's client computer using the agent...and account, a list of sales contracts is provided on the web page by the central authority 15 server. The list contains an invoice identification number (invoice ID) which has a...

...and percentage rate)

Inputting this data by the seller creates the invoice. In response, the central authority then automatically computes the following items and produces a seller's invoice.

cost of goods...

...0 net total (gross total minus discount)

The accountant then submits the invoice to the central authority by clicking on the submit invoice button at the bottom of the create-invoice page. The central authority then receives the seller's invoice and distributes it, including sending a buyer's invoice to the buyer.

In the preferred embodiment, once the invoice is submitted, the central authority assigns an invoice identification number (invoice ID) and the



buyer is notified of the shipment...

...submitted.

Figure 3 shows the transaction database 315 residing on a server 300 of the central authority. The database is shown outside the Buy/Sell commodity process 310 because the...views for the information presented, one is in Canadian currency, the other in U.S. currency. Conversion from currency of data stored in the database to the selected view is done with...the Seller to the Monitor Offers area of the Web site.

#### MONITOR OFFERS

The Selling Trader's Monitor Offers page produces a summary of all valid Offers the Trader has posted to The...is chosen the results would be.

Search Criteria: All Deliverable Offers

I 0 The daily Currency Exchange Rate is displayed above the Table as well.

#### LUMBER SEARCH RESULTS TABLE

The Search Results...Thickness, Size, Grade, Profile, and Supplemental.

Search Criteria: OSB, 318, U8, Shtg, SI

The daily Currency Exchange Rate is displayed above the Table as well.

Today's Currency Exchange Rate: \$0.6600

#### PANEL SEARCH RESULTS TABLE

The Search Results Table displays Offers matching a...monitor the activities on all Bids they currently have against The

#### MONITOR BIDS

The Buying Trader's Monitor Bids page, as shown in Figure 9P, produces a summary of all valid Bids a...

...table. These listings will be organized first by Lumber or Panel, and then by Buyer Account.

#### MONITOR BIDS TABLE

Pop-Up Help is available for every column heading in the table. Simply...the General area are shown in Figure 12A and include.

Canadian Exchange Rate - The Canadian Currency Exchange Rate will be daily.

Numbers must be greater than 0 and less than or equal...

#### Claim

... completing trades in a market for a commodity, the method comprising:  
designating a non-trading central authority;  
screening a plurality of entities to identify a plurality of authorized traders, the  
screening performed by the central authority; and  
constructing a standardized sales contract for the commodity by the central authority in response to an input from each trader of at least two contracting traders of...

...the  
bonding authority.

5 The method of Claim 4, wherein the bonding authority and the central

authority are commonly owned.

6 The method of Claim 1, before said constructing the sales contract...

...bid price differ by an amount in response to a transaction fee retained by the central authority. I 10. The method of Claim 7, wherein the acceptance price and the bid price...

...cost.

14 The method of Claim I further comprising paying a subscription fee to the central authority by a trader of the plurality authorized traders.

15 The method of Claim 6, further...

...plurality of offers from the plurality of authorized traders to the second trader by the central authority ; selecting by the second trader a selected offer from the first trader among the plurality...

...presentation price responsive to the offer price; and if the second trader indicates to the central authority a bid is desired, constructing a bid associated with the second trader by the central authority in response to the selected offer and the bid price.

16 The method of Claim...

...plurality of bids from the plurality of authorized traders to the first trader by the central authority ; and selecting by the first trader a selected bid from the second trader among the...

...The method of Claim I further comprising storing information about the sales contract by the central authority in a transaction database.

20 The method of Claim 19 further comprising computing market trends...a market for a commodity, the method comprising: logging on to a server of a central authority which determines whether a user is a trader of a plurality of authorized traders; entering...as freight cost per unit commodity per load.

I / 84

110

Designate a non-trading central authority

V

120

Screen applicants to identify authorized traders

V

122

Authorized traders pay membership fees to central authority

V

124

Central authority sets trading system parameters (e.g., offer/bid expiration times)

+ 130

131

Store shipping rate...

...400

First trader inputs description of commodity offered

410

First trader inputs offer price  
 411  
 Central authority determines whether likely that fail  
 first trader has resources to perform offer  
 pass  
 412  
 Central authority constructs offer  
 413  
 First trader reviews offer cancel  
 retain  
 414  
 Second trader inputs criteria for...  
  
 ...changed, presentation price recomputed.  
 426  
 Second trader enters bid price based on the presentation price  
 Central authority checks bid price and detennines whether 428  
 likely that second trader has resources to perfonn...  
  
 ...constructing a sales contract based on that bid.  
 405  
 No trade  
 / 84  
 500  
 5 10  
 Central authority constructs sales contract based on trader inputs  
 5 12  
 Bidder views sales contract  
 5 14  
 Buyer requests change of destination  
 516  
 Central authority presents buyer with  
 new buying price including new shipping rates  
 5 1 8  
 Buyer submits...  
  
 ...new selling price correcting for  
 transaction fees and shipping rates to buyer's destination  
 522  
 Central authority presents to seller  
 change request with new destination and new selling price  
 accept eller accepts or rejects reject  
 540  
 530 Return request to buyer  
 Central authority constructs  
 amended sales contract  
 542  
 Retain original sales contract.  
 Figure 5  
 Figure 6A 8 / 84...Alamo-Miami Buying  
 Search Crkeric SPF, 2M, 124W', MiN Cut, S4S, Green, A2 & DTR TodWs  
 Currency Exchange Rate: SUM -----  
 Figure 9D  
 11 [R. x  
 Alamo-Alamo-Miami Buying  
 S-@ CMmiw SW. N4...

5/3,K/46 (Item 38 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
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00535084 \*\*Image available\*\*  
 VERIFIED PAYMENT SYSTEM  
 SYSTEME DE PAIEMENT VERIFIE  
 Patent Applicant/Assignee:

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SLATER Candida Coralie Anne,  
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Detailed Description  
Claims

#### English Abstract

A distributed verified **trusted third - party** system (VPS) (10) and method enable electronic/digital transactions through real-time verification and authentication...

#### Detailed Description

... such concerns of reduced security and privacy concerns for clients.

#### SUMMARY OF TBE INVENTION

A **trusted third party** system and method are disclosed which enable secure electronic transactions across the whole transaction range...

...and for non-settlement transactions.

A distributed verified payment system (VPS) and method, as the **trusted third 0 party** system, are disclosed which facilitate E-commerce through real-time authenticated electronic transactions with improved... of each registered VPS account and sub-account may change details on an account.

All **currency conversion** is carried out by the normal operation of credit

1 5 cards, banks, and financial...IO and a hub operator, such as a bank, a group of banks or other **clearing houses** or financial institutions. Merchants and account holders have one "home hub as shown in FIG... Payment systems are registered securely within the VPS IO, with the VPS IO acting as **trusted third party**, and are accessed by the use of identification or transaction reference numbers.

The shared payment...management function. At least two passwords may be held by different individuals, and lodged with **trusted third parties** to cover emergency conditions.

Details of encryption methods are to be known to the chief...

#### Claim

I A verified payment-enabling system (VPS) (10) comprising:  
a) a **trusted third - party** registration system enabling the secure, 5 private registration of identification, verification, and payment data by...

5/3,K/49 (Item 41 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00419920      \*\*Image available\*\*

TRUSTED INFRASTRUCTURE SUPPORT SYSTEMS, METHODS AND TECHNIQUES FOR SECURE  
ELECTRONIC COMMERCE, ELECTRONIC TRANSACTIONS, COMMERCE PROCESS CONTROL  
AND AUTOMATION, DISTRIBUTED COMPUTING, AND RIGHTS MANAGEMENT  
SYSTEME D'ASSISTANCE INFRASTRUCTURELLE ADMINISTRATIVE, PROCEDES ET  
TECHNIQUES SURES CONCERNANT LE COMMERCE ET LES TRANSACTIONS  
ELECTRONIQUES, COMMANDE ET AUTOMATISATION DES PROCESSUS COMMERCIAUX,  
CALCUL REPARTI ET GESTION DES REDEVANCES

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Detailed Description  
Claims

Detailed Description

... you and the bakery use different banks, your check  
may be handled by an automated " **clearinghouse** " system  
that allows different banks to exchange checks and settle  
accounts -- efficiently transferring money between...providers include.

transaction processors,  
usage analysts,  
report receivers,  
report creators,  
o system administrators,  
permissioning agents,  
**certification authority**  
content and message repositories,

8

financial **clearinghouses** ,  
consumer/author registration systems,  
template libraries,  
control structure libraries,  
\* disbursement systems,  
electronic funds transfer, credit...Distributed Commerce Utility  
further enhances these  
processes through its use of distributed processing,  
rights related " **clearinghouse** " administration, security  
designs, object oriented design, administrative smart  
agents, negotiation and electronic decision making  
techniques...

...spaces such as, for example,  
L4 protected processing environments" disclosed in  
Ginter et al.

\* Distributed **clearinghouse** operations may be  
performed through "virtually networked and/or

hierarchical" arrays of Commerce Utility System...processing environments may contribute to the overall role of a service, foundation component, and/or clearinghouse .

e Distributed protected processing environments contributing to a Distributed Commerce Utility role may be as...System (or combination of Commerce Utility Systems) may be capable of participating as a "virtual clearinghouse " comprised of plural Commerce Utility Systems. In the preferred embodiment, these "virtual clearinghouses " may, when 1 5 in accordance with VDE rules and controls, interoperate -- in a fashion prescribed by such rules and controls - with other Commerce Utility Systems and/or other virtual clearinghouses participating in the same web.

Such "virtual clearinghouses " may receive authority from secure chain of handling and control embodied in electronic control sets...comprise Distributed Commerce Utility implementations of certain well known administrative service functions, such as financial clearinghouse and certifying authorities. Other Commerce Utility Systems involve new forms of services and new combinations...

...of the following, in any combination of capabilities and distribution designs, for example.

- o financial clearinghouses ,
- o usage clearinghouses ,
- o rights and permissions clearinghouses ,
- \* certifying authorities,
- o secure directory services,
- o secure transaction authorities,
- I 0 0 multi-purpose...OM

Systems further support distributed, scaleable, efficient networked and/or hierarchical fixed and/or virtual clearinghouse models which employ secure communication among a Commerce Utility System's distributed clearinghouse protected processing environments for passing clearinghouse related rules and controls and derived, summarized, and/or detailed transaction information,

EDI, electronic trading...4

Z9ZVT/96SII/13cl 19COT/86 OM

Figure 12 shows an example rights and permissions clearinghouse ;

Figure 13 shows an example certifying authority ;

Figure 14 shows an example secure directory service;

Figure 15 shows an example transaction authority...

...for distributing portions of administrative and support service operations; Figure 18 shows an example financial clearinghouse Commerce Utility System; Figure 19 shows an example financial clearinghouse arrangement; Figure 20 shows an example financial clearing process; Figures 20A-20F show an additional...

...shows an example of how the Figure 21 disaggregation can be implemented within a financial clearinghouse context;

34

Figure 22A shows an example arrangement for

implementing payment disaggregation on a user...

...example;

Figure 24 shows an example of how disaggregation can be implemented within a financial **clearinghouse** context; Figure 25 shows a value chain disaggregation example that also details compensation to the...

...example of how value chain

(payment) disaggregation and redistribution may be accomplished through a financial **clearinghouse** ;

1 5 Figure 28 shows an example superdistribution payment and redistribution scenario using a financial **clearinghouse** for financial clearing;

Figure 29 shows an example value chain (payment) aggregation at a consumer...Z9Ztll/96Sfl/13d ISCOT/96 OM special purpose Commerce Utility System 90a called a "financial **clearinghouse** " 200 that supports financial aspects of the operation of the protected processing environment 154 -- ensuring...

...75 may include a special purpose Commerce

1 5 Utility System 90b called a "usage **clearinghouse** " 300 that receives usage information metered by a usage meter 1 16 within the protected...

...75 may include

a special purpose Commerce Utility System 90c called a "rights and permissions **clearinghouse** " 400 that supplies the protected processing environment 42

Et7

2UIQZS.I3AO puu guil!pnu Xjainoas...2E represent the overall functions of an example

Commerce Utility System 90 such as Usage **Clearinghouse** 300 as a four-piece jigsaw puzzle. Figures 2A-2E show that these Commerce Utility...protected processing environment

154(1) may rely on a partially distributed and partially centralized financial **clearinghouse** 200A, a partially distributed and partially centralized usage **clearinghouse** 300A, a partially distributed and partially centralized rights and permissions **clearinghouse** 400A, a partially distributed and partially centralized **certifying authority** 500A, a centralized secure directory services ...700A;

the processes within protected processing environment 154(2) may rely on a centralized financial **clearinghouse** 200B, a partially distributed and partially centralized usage **clearinghouse** 30013, a partially distributed and partially centralized rights and permissions

**clearinghouse** 400B, a centralized **certifying authority** 500B, a centralized secure directory services 60013, and a partially distributed and partially centralized transaction...

...protected processing environment

154(N) may rely on a partially distributed and partially centralized financial **clearinghouse** 200N, a partially distributed and partially centralized usage **clearinghouse** 300N, a partially distributed and partially centralized rights and permissions **clearinghouse** 400N, a partially

distributed and partially centralized **certifying authority** 500N, a partially distributed and partially centralized secure directory services 600N, and a partially distributed...

...are much more centralized. The

degree of distributedness of any particular administrative and support service, **clearinghouse** or function may depend on a

variety of very important issues including, for example, efficiency a centralized financial

clearinghouse 200, for another activity it may rely on a partially distributed and partially centralized financial clearinghouse 200, and for still another activity it may rely on a wholly distributed financial clearinghouse 200. Different degrees of distributedness may be used for different activities or business models.

50...that a personal computer 124 should send metering information II 6a to Helen's usage clearinghouse 300c for monitoring usage of the computer software I 0 or other activities performed by...

...box 106 should send metering information  
1 16 about the video to Alice's usage clearinghouse .

1 5 A multimedia content provider might specify that Bob's usage clearinghouse 300a should be used for processing usage data II 6c generated by multimedia player 128...

...some instances, particular consumers 95 may also pay a role in specifying in advance particular clearinghouses or other Commerce Utility Systems 90 they prefer to use. Figure 5 illustrates the provider's (and/or consumer's) choice by a policeman directing metering traffic to selected usage clearinghouses 300 (electronic controls as described herein and in Ginter et al. would preferably be the...SIL1211 10.13p!Aoid jualuoo V Z9Ztll/96Sfl/13cl 1801/96 OM

The same financial clearinghouse 200a but a different usage clearinghouse 300b, a different certifying authority 500b and a different rights and permissions clearinghouse 400b (top of drawing) might be used to support certain activities on personal computer 124.

A still different financial clearinghouse 200c, certifying authority 500c and usage clearinghouse 300c but the same rights and permissions clearinghouse 400b (right-hand side of drawing) might be used to support electronic activities of multimedia system 128.

A still different combination of Commerce Utility Systems (in this example, usage clearinghouse 300c, financial clearinghouse 200d, rights and permissions clearinghouse 400c and certifying authority 500a - along the bottom of the drawing) might be used to support sound system 130...

...example.

Bob may operate an integrated or combined Commerce Utility System 90a providing a financial clearinghouse 200a function, a certifying authority 500a function, and a usage clearinghouse 300a function.

Anne may operate an integrated or combined I 0 Commerce Utility System 90b providing a financial clearinghouse function 200b, a rights and permissions clearinghouse function 400b and a transaction authority function 700b.

Helen may operate an integrated or combined 1 5 Commerce Utility System 90c providing a rights and permissions clearinghouse function 400c and a



certifying authority function 500c.

Roger may operate an integrated or combined Commerce Utility System 90d providing secure directory services 600d, usage clearinghouse services 300d, financial clearinghouse services 200d and rights and permissions clearinghouse 400d.

...Anne's Commerce Utility System 90(2) might provide only a specialized subset of financial clearinghouse function  
I 0 Figure 7A shows another illustration of how Commerce Utility Systems 90 can...

...circle blocks,  
0 Rights and permissions clearing functions 400 are shown as rectangular blocks,  
0 Certifying authority functions 500 are shown as triangular blocks,  
0 Secure directory service functions 600 are shown...usage.

The Commerce Utility System 90C shown in the bottom center of the drawing combines certifying authority services 500 with usage clearing services 300f, It could be especially useful in issuing digital...

...or functions can be arranged in a hierarchy. For example, an overall financial (or other) clearinghouse 200(N) may oversee and/or have ultimate responsibility for the operations of numerous other...reflect a need to coordinate an overall transaction (e.g., between a small purchaser's clearinghouse and a large commercial player's clearinghouse ).

A rights and permissions clearinghouse 400 might break out along content types (e.g., movies; scientific, technical and medical; and...

...type C might be responsible for games, office, educational content. Peer-to-peer communications between clearinghouses could involve multimedia presentation permissions (e.g., a multimedia presentation might have permissions stored at one clearinghouse that uses a back channel to other clearinghouses to ensure that the latest permissions are distributed).

.Some Example Commerce Utilifty Systems  
As described...

...of some of the characteristics of such "pure" idealized Commerce Utility Systems.

1 5 Financial Clearinghouse 200  
Figure 10 shows an example financial clearinghouse 200 in more detail. Financial clearinghouse 200 handles payments to ensure that those who provide value are fairly compensated.

Financial clearinghouse 200 may securely coordinate with other Commerce Utility Systems 90 in performing this task.

In this example, financial clearinghouse 200 may communicate with appliance protected processing environment 154 over electronic network 150 in a...

...in the Ginter et al. patent specification in connection with Figures 5A and 5B. Financial clearinghouse 200 may receive payment

information 202 from protected processing environment 154 in these secure...

...banking, credit card or other financial institutions to ensure that appropriate payment is made.

Financial clearinghouse 200 may, for example, interact with a consumer's bank 206a, a provider's bank 206b and a consumer's credit card company 206c. For example, financial clearinghouse 200 can debit funds from the consumer's bank 206a and credit funds to the...

...I 0 watching of a movie, television program or other content.

Additionally or alternately, financial clearinghouse 200 may interact with a consumer's credit card company 206c to request credit checks, obtain credit authorizations, payments and the like. Financial clearinghouse 200 may provide payment statement statements 204 to consumers 95 -- for example, by transmitting the...

...OM  
desire, could view the detailed usage report 304a on their television set 102.

Usage clearinghouse 300 can report to others about the ...consumers' privacy. These reports can also be sent within secure containers 152. For example, usage clearinghouse 300 might provide a summary report 304b to advertisers 306 that does not reveal the...

...the consumers' viewing habits. On the I 0 other hand, with the consumers' consent, usage clearinghouse 300 could provide a more detailed report revealing the consumers' identity to advertisers 306 or...

...incentives, such as, for example, discounts, cash,, free movies, or other compensation.  
1.5 Usage clearinghouse 300 can also issue reports 304c to rights holders 308 - such as the producer or...

...or in sending the consumers other, similar program material they may be interested in.

Usage clearinghouse 300 might also send reports 304d to a ratings company 3 1 0 for the purpose of automatically rating the popularity of certain program material. Usage clearinghouse 300 might also send reports to other market researchers 312 for scientific, marketing or other research.

Rights and Permissions Clearinghouse 400

Figure 12 shows an example rights and permissions

clearinghouse 400. Rights and permissions clearinghouse 400 stores and distributes electronic permissions 404 (shown as a traffic light in these drawings). Permissions 404 grant and withhold permissions, and also define consequences. Rights and permissions clearinghouse 400 may work with other Commerce Utility Systems 90 to accomplish its tasks.

In this example, rights and permissions clearinghouse 400 1 0 may act as a centralized "repository" or clearinghouse for rights associated with digital content. For example, broadcasters, authors, and other content creators and rights owners can register permissions with the rights and permissions clearinghouse 400 in the form of electronic "control sets." These permissions can

1 5 specify what...

...the permissions can be exercised and the consequences of exercising the permissions. Rights and permissions clearinghouse 400 can respond to requests 402 from electronic appliance protected processing environment 154 by delivering...

...to watch a certain program. Protected processing environment 154 may automatically contact rights and permissions clearinghouse 400 over electronic network 150 and send an electronic request 402.

The rights and permissions clearinghouse 400 can "look up" the request in its library or repository to see if...and "release" the program so the consumers can watch it.

1 5 Rights and permissions clearinghouse 400 can deliver permissions 188 within a secure container 152b that may optionally also contain...

...other path such as cable television network II 4 (see Figure 1).

Rights and permissions clearinghouse 400 may also issue reports 406 to rights holders or other people indicating which permissions...96Sfl/13d TREOT/96 OM permissions 188 such as those issued by rights and permissions clearinghouse 400. For example, set top box 106 might automatically prevent any consumer under 17 years...

...a payment discount to students watching educational material -- all based on certificates 504 issued by certifying authority 500.

Secure Directory Services  
Figure 14 shows an example of secure directory services 600. Secure...Transaction authority 700 may coordinate with other Commerce Utility Systems 90, such as a financial clearinghouse 200, to arrange payment.

Of course, this example is for purposes of illustration only.

Transaction clearinghouse 200 can help ensure other Commerce Utility Systems 90 are paid for their contributions (see Figure 16A); and usage clearinghouse 300 (see Figure 1613) may inform other Commerce Utility Systems 90 concerning how the support they provide is being used. For example, usage clearinghouse 300 may tell certifying authority 500 how the certifying authority's certificates have been used (very useful for the certifying authority to keep tabs on the amount of 1 5 potential liability it is undertaking or in helping to detect fraudulent certificates).

Figure 16C shows that a rights and permissions clearinghouse 400 can support other Commerce Utility Systems 90 such as, for example, a financial clearinghouse 200, a usage clearinghouse 300, another rights and permissions clearinghouse 400', a certifying authority 500, a secure directory services 600, and a transaction authority 700.

Certifying authority 500 can issue digital certificates

504 certifying the operation of one or more other  
Commerce...

...Figure 16D)

80

supporting other Commerce Utility Systems 90 such  
as, for example, a financial clearinghouse 200, a  
usage clearinghouse 300, a rights and permissions  
clearinghouse 400, another certifying authority 500',  
secure directory services 600, and transaction  
authority 700.

Figure 16E shows that a secure directory services 600  
may support other Commerce Utility Systems 90,  
such as, for example, financial clearinghouse 200,  
1 0 usage clearinghouse 300, rights and permissions  
clearinghouse 400, certifying authority 500, other  
secure directory services 600', and transaction  
authority 700.

Figure 16F shows that a...

...can

1 5 support other Commerce Utility Systems 90, such as,  
for example, a financial clearinghouse 200, a usage  
clearinghouse 300, a rights and permissions  
clearinghouse 400, a certifying authority 500, a  
secure directory services 600, and another transaction  
authority 700'.

"A Piece of the...

...operators of such

services can and should be compensated for the services they  
provide. Financial Clearinghouse Commerce Utility Systems 200

81

can ensure that they and other support service providers receive...  
complete process definition,

85

\* process control,

o interface(s) to settlement services,

o funds transfer,

\* currency conversion ,

o tax calculation and application,

\* account creation and identifier assignment,

\* payment aggregation,

e payment disaggregation...service functions 90B may be useful for

implementing commerce utility system 90 example types

("Financial Clearinghouse ", "Usage Clearinghouse ", ...) written

1 5 vertically in the row of boxes along the top of the diagram...it is

useful to provide a Commerce Utility System 90 that

functions as a "financial clearinghouse 200" - providing payment

processing, communications, database management, and other

related service functions. The Commerce Utility System

architecture can provide such a "financial clearinghouse " - and is

also inherently much more generalized and generalizable. For

example, a particular Commerce Utility System 90

implementation of a "financial clearinghouse " could also combine

44 non-financial" service functions with financial service functions.

I 0 The...

...functions.

Figure 17D-2 shows, for example, how the overall  
functionality of an example "financial clearinghouse " commerce  
utility system 200 can be constructed from example service

functions 90B. In this example...

...utility system descriptor 90a shown in Figure 17B. Figure 1713-2 shows an example usage **clearinghouse** commerce utility system 300 constructed based on a different subset of service functions 90B surrounded...

...may be reused for both financial and usage clearing operations. A combination financial and usage **clearinghouse** commerce utility system 90 might use the 95 union of the service functions 90B surrounded...not be present or available in a centralized architecture. For example, a rights and permissions **clearinghouse** could delegate a local server within an organization I 0 to keep track of requests...

...cache copies of permissions previously requested by the organization. Such a local rights and permissions **clearinghouse** could reduce network traffic and provide a convenient local repository for organization-specific permissions (e...systems) selected by the participants in a given scenario.

#### Example Commerce Utility System Types

##### Financial **Clearinghouse** 200

1 0 Figure 18 shows an example of a Financial **Clearinghouse** Commerce Utility System 200. "Financial **Clearinghouses** " support automated, efficient financial fulfillment for electronic transactions. For example, financial **clearinghouse** 200 may collect payment related information and details, and efficiently 1 5 arrange for the...

...selective disaggregation of a payment into payment portions directed to appropriate value chain participants. Financial **clearinghouses** 200 may ...or electronic currency to participant (e.g., end-user) protected processing environments, wherein the financial **clearinghouse** may have distributed some of its operations to such protected processing environments for secure, local...

...card systems, bank debit card systems, smart card systems, electronic data interchange, automatic 1 5 **clearinghouses** , digital money, etc.

9 The effecting, by one or more banks and/or other organizations...

...distribution of processes to be performed at each protected processing environment of a distributed financial **clearinghouse** systems, e.g., clearing I-0 performed by the user protected processing environments, web servers...transaction 107 activity and the periodic passing of information related to such activity through a **clearinghouse** network for further processing and/or accumulation.

Efficiently measuring and managing micro-payment activity while...

...chain participant's selected payment vehicle(s).

109

Providing periodic reporting of transaction activity

for clearinghouse reconciliation and recordation purposes. Performing auditing, billing, payment fulfillment and/or other consideration and/or with, one or more distributed financial clearinghouses that are some combination of subordinate to, and/or have peer-to-peer relationships with, one or more of said clearinghouses .

Distributing financial clearing functions across a network or other system (for example, every consumer or...

...uwl0jul gulitlap lulouuug  
Z9ZlPl/96Sfl/,LJd ISCOT/96 OM  
jurisdiction.

Supporting a web of financial clearinghouses in which one or more classes (groups) of clearinghouse have interoperable, peer-to-peer relationships and in which, differing groups may have differing rights to interoperate with members of other groups, for example financial clearinghouses on end-user protected processing environments may have limited rights to inter-operate with "primary" financial clearinghouses .

Supporting a web of clearinghouse protected processing environments in which such protected processing environments comprise discreet "banks" or banking protected...

...of notational currency, the right to "lend" stored currency to end-user and/or other clearinghouse protected processing environments, the right to launch electronic currency objects, the right to fulfill payment...city, state, and federal).

114

Figure 18 shows an example function oriented diagram for financial clearinghouse 200. In this example, financial clearinghouse 200 is highly automated, and operates in a trusted, secure domain to provide a protected...

...and centralized, but ubiquitous and trusted, existing financial infrastructure services.

The core functions of financial clearinghouse 200 relate to payment processing 208, payment aggregation 212, payment disaggregation 214, and micro-payment...

...money to value chain service or product providers such as merchants.

In more detail, financial clearinghouse 200 may perform the following functions in this example.

payment processing 208,  
credit checks 2...reconciliation 220,  
0 database maintenance/management 222,  
0 replication 224, and  
0 propagation 226.

Financial clearinghouse 200 may receive payment information 202, customer information 230, provider information 232, and aggregated reports...

...participants. Reconciliation function 220 -- which is related

to both reporting and financial management -- allows financial clearinghouse 200 to provide more reliable financial management.

Replication function 224 and propagation function 226 are used by financial clearinghouse 200 to facilitate distributed processing with other financial clearinghouses 200 and/or other secure or insecure protected processing environments, permitting the financial clearinghouse to securely share state and update information with other Commerce Utility Systems or other participants...96SfVJLJd 18COT/96 OM after it has been transferred, analyzed and/or processed by financial clearinghouse 200. In one example, the user appliance 100 may, within business model limitations, store...

...of the participants in the transaction.

Figure 19 shows an example architectural diagram for financial clearinghouse 200. Financial clearinghouse 200 in this example includes a secure communications handler 246, a transaction processor...

...manager 250, a switch 252, and one or more interface blocks 244. This example financial clearinghouse architecture may be based, for example, on the operating system architecture shown in Figure 12...

...example could support settlement service interfaces 254 for example). Secure communications handler 246 allows financial clearinghouse 200 to communicate securely with other electronic appliances 100(1) ... 100(N). Such...

...secure digital containers 152.

It is desirable for most Commerce Utility Systems 90 (including financial clearinghouse 200) to support both real time and 118 611

Xupsonj snSLOA Lud g ju IqSiu...are used to communicate with third party settlement services, such as credit card companies, Automatic Clearing House (ACH) systems for bank settlements, debit card accounts, etc. Optionally, the internal settlement 120

...funds, reporting is necessary for some other reason, etc.); or a combination of these.

Financial clearinghouse 200 analyzes the audit trail 228, 100 and generates one or more summary reports 240. Financial clearinghouse 200 may provide the summary report 240 to provider 164 by transmitting it electronically within a secure container 152c. Financial clearinghouse 200 may also coordinate with a financial intermediary 258 and one or more financial 1...

...crediting of a bank or other account owned by provider 164.

For example, the financial clearinghouse 200 may receive the audit information, disaggregate the transactions (into value chain amounts for creators...electronic purse 262 may prompt the consumer's electronic appliance 100 to again contact financial clearinghouse 200 to request additional funds (see request 228') and to also 100 provide usage...

...are

transmitted within the same electronic container 152e in this example) (see Figure 20F).

Financial clearinghouse 200 may respond by transmitting additional electronic funds (after debiting the consumer's bank or...

...Payment Disaggregation

Figure 21 shows an example financial clearing activity involving value chain "disaggregation." Financial clearinghouse 200 in this example efficiently, reliably and securely supports payment disaggregation within a value chain...four of the consumer's \$20 and the author receives the rest.

Disaggregation allows financial clearinghouse 200 to automatically split up a consumers' payment among any number of different...

...can reliably and efficiently receive compensation for their respective contributions.

Figure 22 shows how financial clearinghouse 200 can help support the value chain disaggregation shown in Figure 21. In the Figure 22 electronic example, the customer 95 may deliver his payment electronically to financial clearinghouse 200. This payment may be in the form of electronic currency packaged within a secure...

...some other form (e.g., reported usage information coupled with a preexisting authorization for financial clearinghouse 200 to debit the bank account of customer 95).

Financial clearinghouse 200 may distribute appropriate shares of the customer's payment to author 164 and publisher 168 in accordance with the agreement between the author and the publisher. What tells financial clearinghouse 200 who should receive the disaggregated parts of the payment? In this Figure 22 stream of commerce with an appropriate that their payment arrangements will be carried out. Financial clearinghouse 200 can help to ensure that such disaggregated payments efficiently and rapidly reach...

...before allowing the customer to access work 166.

Controls 188c may also specify which financial clearinghouse 200 is to be used to handle payment processing, and what payment methods are acceptable...

...processing environment 154c may then automatically send appropriate payment or payment authorization 190a to financial clearinghouse 200 for disaggregation in accordance with controls 188a -- which may be the same controls...

...the customer's payment or payment authorization 152a and these payment controls 188a to financial clearinghouse 200 within one or more secure electronic containers 152a.

Financial clearinghouse 200 processes the payment or the payment dividing agreement reached between the author and the publisher. Thus, for example, financial clearinghouse 200 might send \$4 of electronic money to the publisher and \$16 of electronic money...per issue. The customer's \$1



0 payment or

payment authorization is sent to financial clearinghouse 200, which resolves it to give each value chain participant compensation (for example, author 164...agree to pay for the content at an example cost of

\$3.25 each. Financial clearinghouse 200 may ensure that the I 0 author 164, publisher 168 and aggregator 170 each...electronic appliance

I 00 within a protected processing environment 154; or at a centralized financial clearinghouse 200; or part of it can be performed at the appliance and part of it performed at the centralized clearinghouse. This payment aggregation process can aggregate or combine many small payments together into larger payments...OM

payment event. The aggregated payment amounts can be periodically or otherwise reported to financial clearinghouse 200 or other Commerce Utility Systems 90 based on certain time intervals (for example, weekly...

...aggregation -- which may take place at the consumer's site and/or within a financial clearinghouse -- reduces the number 1 5 of overall financial transactions that need to be cleared. This...

...a particular payment method pertaining to a particular provider could be aggregated by a financial clearinghouse 200.

Note that the payment aggregation techniques shown in Figures 29-31 do not necessarily...

...consumer electronic appliances 100 to log and report detailed per-transaction information, and for financial clearinghouse 200 and/or the usage 140

M

'poyoui iuouji@ed 'IOP!Aoid "lotunsuoo uo posuq...part within consumer 95 electronic appliances, or it could be performed centrally by a centralized clearinghouse 200.

Usage Clearinghouse 300

Figure 33 shows an example usage clearinghouse Commerce Utility System 300. Usage clearinghouses services and functions, in general, may collect, analyze and "repurpose" I 0 detailed, summary, and...

...or digital processes.

This information may include any information descriptive of electronic transaction activity. Usage clearinghouses and/or support services may, for example, provide and/or facilitate the 1 5 following...use of VDE mechanisms in the preferred embodiment, to usage information aggregating and/or analyzing clearinghouses, and where such

clearinghouse securely provides at least a portion of said usage information, or information derived from said information to at least one further clearinghouse and/or value chain rightsholder; and wherein said

clearinghouse may securely provide differing derived usage information to different other parties who have I 0 a clearinghouse role or other rightsholder role.

Using the "information exhaust" audit trails created by, and/or...delivering

of such information to any one or more additional parties, including any further usage clearinghouse (s), thereby efficiently protecting privacy and

1 5 confidentiality, including protecting business trade secret information...or more value chain participants (e.g., creators, consumers, distributors, service providers,

web sites, distributed clearinghouses ) and wherein said one or more participants may receive differing, ...derived from usage information, user profiles, class(s) identification information, etc.

152

Enabling "private" usage clearinghouses (a usage clearinghouse controlled and/or operated by an organization) to acquire certain detailed usage information and where such usage clearinghouses may perform usage analysis and/or other processing of such information and provide to more centralized and/or other party clearinghouses and/or other value chain participants, selectively limited usage information (e.g., employing higher level...

...the retention of such detailed usage information.

153

Enabling organizations to employ private usage data clearinghouses on corporate Intranets, where such clearinghouses are integrated with organization document workflow and/or data warehousing systems.

Receiving, with private usage organization (e.g., corporation, government agency, partnership, or any other organized operating entity) clearinghouses , usage data from electronic appliances within the I O organization, and aggregating records into detailed...

...holders and/or other value chain

1 5 participants, and/or one or more commercial clearinghouses , and where detailed data for internal use is, in ...officer) that has associated specific information usage privileges.

154

Identifying and supplying, through private usage clearinghouses , usage related information providing important value usage data for allocating internal organization resources, directing research...

...other VDE

techniques as described in the Ginter, et al patent specification.

Hierarchically organizing usage clearinghouses , at least in part to protect confidentiality at each level in the hierarchy.

Granting authority and/or providing services to, or in conjunction with, one or more distributed usage sub clearinghouses whose operations may be located logically and/or physically elsewhere, such as within

155

a...

...urisdictions and/or serving subsets of the overall business focus area of a senior usage clearinghouse .

Distributing and/or otherwise authorizing usage clearing functions across a system or network, for example...

...participant interoperable nodes, using any or all activities employing Virtual Distribution Environment techniques.

Use of clearinghouse to generate usage information used', at least in part, in the design and/or marketing...aq @utu 2uyvalo Z9Zt'1/96Sfl/13d ISCOT/96 OM Propagation 332.

Communication between usage clearinghouse 300 and other electronic appliances 100 may be by way of secure electronic containers 152, if desired. As explained in more detail in connection with financial clearinghouse 200, usage clearinghouse 300 may receive the containers in real time and/or on an asynchronous receipt basis. In the usage clearinghouse 300, the real time requirement may involve advertising or ratings information that loses some or...

...synchronize the contents of database 316 with other databases (for example, maintained by other usage clearinghouses 300) and/or to provide a distributed database across a number of secure network protected...

...by data collection function 314 and/or stored within database 316, enabling usage I 0 clearinghouse 300 to perform auditing 320 and/or reporting 322.

Privacy control 318 may be used 322 may generate a variety of usage auditing reports 304. In addition, usage clearinghouse 300 may be used to provide advertising and/or marketing support 326 (e.g., to...

...appropriate consumers and/or to provide market and advertising research). Thus, in one example, usage clearinghouse 300 may itself produce and/or distribute advertising 340 for viewing by certain targeted consumers or deliver such advertising on behalf of others. Usage clearinghouse 300 may also generate customized responses 342 in response to information requests 336, and can...

...the usage information from local databases once associated audit records have been transferred to usage clearinghouse 300 and that transfer has been confirmed.

Consumer 95 may have an interest in keeping...

...e.g., as a matter of curiosity, to monitor others' behavior (employees, children, etc.)) Usage clearinghouse 300 may generate its own controls 188b to, for example, govern how usage information, market I 0 analysis information or other information can be used by others.

For example, usage clearinghouse 300 might be prepare a proprietary report or analysis that it provides to third parties in return for compensation. Usage clearinghouse 300 may insist that the people that they provide the report to do not redistribute the 1 5 report to anyone else. Usage clearinghouse 300 may enforce this requirement electronically by delivering the report within one or more electronic...

...can be printed and viewed, the report may be excerpted, etc.).

As mentioned above, usage clearinghouse 300 may also receive financial statements 240a and/or detailed financial records 240b or other...

...its own  
financial statements 240c and/or detailed financial records 240d.

For example, the usage **clearinghouse** 300 might provide a service  
160  
191

0@ I 3110AAIQU OIUOIIQI;D 13AO 00 I...ui uoiluuojuj  
aftsn aqj aiols puenqIu2 XiluDijuLuolnu 001 soomildde  
Z9ZVI/96Sfl/JLJd ISCOT/96 OM

**clearinghouse** 300(1) is to collect and analyze information relating  
to the usage of the content 166 directly distributed by creator 164,  
and that another usage **clearinghouse** 300(2) is to collect and  
analyze usage information pertaining to the usage of the work 166  
as distributed by distributor 168. Alternatively, usage

**clearinghouses** 300(1), 300(2) may gather different types of usage  
information pertaining to the same electronic property 166 (for  
example, one usage **clearinghouse** might gather information  
pertaining to "pay per view" usage, whereas the other usage  
I 0 **clearinghouse** might gather usage information for all one-time  
purchases). Usage **clearinghouses** 300(1), 300(2) may each issue  
reports 304 to creator 164 and/or distributor 168 and/or consumer  
95.

Figure 37 shows how a usage **clearinghouse** 300 can be  
1 5 used in combination with a financial **clearinghouse** 200. In this  
example, a consumer's electronic appliance I 00 may send.

e to usage **clearinghouse** 300, audit trail information  
302 pertaining to usage of electronic content, and  
0 to financial **clearinghouse** 200, usage and payment  
audit trail information 228 pertaining to financial  
clearing activities.

If desired, usage **clearinghouse** 300 and financial  
**clearinghouse** 200 may be operated by the same business (in this  
case, both usage and financial...

...be sent  
within the same electronic container 152). The usage clearing  
functions performed by usage **clearinghouse** 300 may operate in  
164  
@91  
,e ui smil si puu -- uoijuLujojujjo odXj siqjjo;DBvsn...

...Figure 39 shows an additional example usage clearing  
operation that may be performed by usage **clearinghouse** 300. In  
this example, usage **clearing house** 300 may be authorized by  
rights holders 164 to offer discounts based on the amount...

...might premeditate this as a general rule for their property - or  
given rights and permissions **clearinghouses** 400 could be  
authorized to deliver these control sets (e.g. based on their special...  
anyone  
else to know the kinds of programs he or she is interested in.

Usage **clearinghouse** 300 can effectively accommodate  
these countervailing interests by offering consumer 95 a financial  
incentive for...

...reveal no (or minimal) usage information, limited usage  
information or full usage information, to usage **clearinghouse** 300.

Usage **clearinghouse** 300 can then freely analyze the limited and  
I 0 full usage information it collects...

...third parties such as market researchers, brokers, advertisers, auditors, scientists and others.

#### Rights and Permissions Clearinghouse

1 5 Figure 40 shows an example of a rights and permissions clearinghouse Commerce Utility System 400. Rights and Permissions clearinghouse services may perform any combination of the following overall functions.

\* Registering digital objects and associated...5 determine and flexibly define and securely provide to one or more rights and permissions clearinghouse ways in which they want their intellectual property products (for example, VDE protected digital properties....

...or upon an automated recognition of the expiration of such rights through the use of clearinghouse database 171 mechanisms and the automated provisioning and/ ...templates can apply to the same property and/or process control arrangement.

Rights and permissions clearinghouse (s) may maintain superset templates, permitting value chain participants and/or hierarchically sub- clearinghouses to modify one or more of such superset templates to create templates employing a subset...providing services to, or in I 0 conjunction with, one or more distributed rights sub clearinghouses whose operations may be located logically and/or physically elsewhere, such as within a company...

...or within one or more jurisdictions and/or serve in subset of the overall 9 business focus area of a senior rights clearinghouse distributing and/or otherwise authorizing rights clearing functions across a system or network, for example...

...initiating its own, secure rights clearing transactions and function in the context of the overall clearinghouse network, including, clearinghouse interoperation with one or more other participants interoperable nodes, and as elsewhere in this list...

...given commerce activities, value chains, or models.

Figure 40 shows an example rights and permissions clearinghouse 400 from a functional viewpoint. In this example, rights and permissions clearinghouse 400 may perform some or all of the following four main functions.

176

Object registration. Rights and permissions clearinghouse 400 registers digital properties and their associated permissions and prices.

Permissions on demand. In response to queries, rights and permissions clearinghouse 400 provides permissions 188 together with associated prices in secure electronic containers 152. The permissions...

...the  
content.

I 0 Negotiatedpermissions. In response to queries and requests, the rights and permissions clearinghouse 400 negotiates permissions and/or prices on behalf of rightsholders who have delegated this responsibility to the rights and permissions clearinghouse . The 1 5 rights and permissions clearinghouse 400 may also be an intermediary in the negotiations between rightsholders and rights users. Rightsholders...

...negotiate among themselves and report the results of those negotiations to the rights and permissions clearinghouse .

Reporting. Rights and permissions clearinghouse 400 can provide reports to augment reporting performed by financial clearinghouses 200 and/or usage clearinghouses 300.

In this example, rights and permissions clearinghouse 400 may provide some or all of the following functions.

177  
Permission creating, updating or...

...416,  
Reporting 417,  
Replication 418,  
Registration 419, and  
Propagation 420.

0 The rights and permissions clearinghouse 400's primary task of object registration is performed by database management 412. In this connection, rights and permissions clearinghouse 400 may receive control sets 188 and corresponding ...5 then "register" this information in a database 412 for later reference. Rights and permissions clearinghouse 400 may assist rights holders in defining control sets 188 specifying rights and permissions relating...

...may register control sets 188 in addition to objects or properties 166.

Rights and permissions clearinghouse 400 database function 412 and distribution function 41 0 may be used to distribute permissions...

...permissions and/or prices may expire or change, rights and  
178  
sets.

Rights and permissions clearinghouse 400 may also provide a reporting function 417, issuing reports 406 pertaining to the permissions...

...has issued or distributed, for example.

In this example, the operation of rights and permissions clearinghouse 400 provides audit opportunities, i.e., a channel I 0 through which to attach usage information. Such audit operations (which may, for example, be provided by integrating rights and permissions clearinghouse 400 functions with usage clearinghouse 300 functions) could be used to create integrated reports about which permissions were provided and...

...and  
business consequences as well as providing additional  
accountability to rightsholders.

This rights and permissions **clearinghouse** 400 audit  
function can be especially beneficial to preserve confidentiality.

For example, a private rights and permissions **clearinghouse** 400  
may be extended to provide payment aggregation in order to hide  
confidential individual transaction level information from the  
financial **clearinghouse** 200. In another example, a rights and  
permissions **clearinghouse** 400 can issue reports 426 indicating,  
for example, the number of registered objects in database...

...objects  
and/or average or median prices for certain kinds of objects.

Rights and permissions **clearinghouse** 400 can also respond  
to queries 402 with responses 428. A request, for example, may...

...automatically granted; or the request may need to be qualified by  
the rights and permission **clearinghouse** 400 to determine whether  
the requester is qualified to receive the permissions.

Qualifications might be...

...database 412 for transmission to providers along with other  
information about permissions granted by the **clearinghouse** . In  
the preferred embodiment, other qualifications might be based on  
a shared secret (e.g...

...by the requester) known by the requester's PPE 54 and the rights  
and permissions **clearinghouse** 400. This shared secret might be  
used in ...receive, for  
example, a permission that replaces or updates an expired  
permission.

Rights and permissions **clearinghouse** 400 also includes a  
permission negotiation engine 416 that may be used to negotiate  
permissions...

...database 412. The consumer 95  
180  
could request the right. In response, rights and permissions  
**clearinghouse** 400 could determine whether the rights holder has  
authorized it to negotiate for the right...

...of the rights  
holder. If the rights holder has not given the rights and  
permissions **clearinghouse** 400 the power to negotiate, the  
**clearinghouse** could contact the rights holder and request  
authorization and/or the permission itself. If the rights holder has  
granted the rights and permission **clearinghouse** 400 negotiating  
authority, the **clearinghouse** could enter into an electronic  
I 0 negotiation (see Ginter et al. Figures 75A-76B...  
...exercise the right.

Figure 41 shows an example architecture for rights and  
1 5 permissions **clearinghouse** 400. In this example, rights and  
permissions **clearinghouse** 400 includes a secure communications  
facility 430, a database and transaction processor 432, an  
authenticator...

...authorization checker 436, and a registration  
processor 438. As discussed above, the rights and permissions  
**clearinghouse** 400 architecture may be based on the rights

operating system architecture shown in Figures 12...and, if desired, also control set 188AB and control set 188A) with rights and permissions clearinghouse 400. The publisher 168 may also include additional "controls over controls," or "permissions for permissions..."

...request a copy of any of these various control sets registered with rights and permissions clearinghouse 400. For example, if the consumer 95 is a journalist who uses the work 166...

...request the control super set 188ABC that publisher 168 previously registered with rights and permissions clearinghouse 400. As another example, a consumer 95 in I 0 Germany may have received the...

...new rights, provide a "sale," take 1 5 away rights, etc. - with rights and permissions clearinghouse 400 being responsible for distributing these new control sets either on demand.

Figure 42A shows another example in which consumer 95 may register with the rights and permissions clearinghouse 400 a control set 188X that pertains to an object such as a file or...

...already received by consumer 95. This new control set 188X requests the rights and permissions clearinghouse 400 to send to consumer 95 a new control set 188Y for the named object whenever the controls registered for that object at the rights and permissions clearinghouse 400 are modified. The rights and permissions clearinghouse 400 may automatically send updated 183 control set 188Y to all registered users of a...

...188X allowing the consumer 95 to view only the abstract and specifying rights and permissions clearinghouse 400 as a contact point for obtaining permission to view or otherwise use the content as a whole. Consumer 95 could then contact rights and permissions clearinghouse 400 to obtain a more expansive control set 188Y allowing additional levels of usage. This...

...accountability and expanding auditing capabilities, since it requires consumers 95 to contact rights and permissions clearinghouse 400 in order to actually use a previously distributed property. Similarly, rights and permissions clearinghouse 400 may provide updated control 1 5 sets 188Y to replace expired ones. This mechanism...43 shows a further example rights and permissions clearing operation performed by rights and permissions clearinghouse 400. In this Figure 43 example, each of authors 164, publishers 168, aggregators 170, and...

...participants, register their own control sets 188A, 18813, 188C, respectively, with a rights and permissions clearinghouse 400 - potentially also registering additional 184 controls controlling distribution of their provider controls. Rights and permissions clearinghouse 400 may then distribute a new, combined control set 188ABC consistent with each of the...

...other than the one they are particularly concerned about. In this example, rights and permissions clearinghouse 400 may also have an interface to other organizations (e.g., with a government agency...

...or with another type of I 0 organization such as professional associations). Rights and permissions clearinghouse 400 may automatically register



copyright in works and other objects registered with the rights and permissions clearinghouse 400 -- reducing or eliminating such burdens from having to be performed by the rights holders themselves. The copyright registration interaction between the rights and permissions clearinghouse 400 and the government agency 440 may, for example, make use of VDE and secure...

...an additional rights and permissions clearing process that may be performed using rights and permissions clearinghouse 400. In this example, a publisher 168 may provide a property 166 and associated control...

...s electronic appliance I 00 may generate a request 402 to a rights and permissions clearinghouse 400 (see Figure 4413). In response, the rights and permissions clearinghouse 400 may distribute the requested control 188b containing the permissions and pricing information requested by...

...consumer's electronic I 0 appliance I 00 may report this usage information to usage clearinghouse 300, and may delete and/or release as "pending" the internally stored usage information once it receives a release signal from the appropriate clearinghouse (see Figure 44E).

#### 1 5 Rights Templates

Figures 45A and 45B show example rights templates...similarly, the control sets they define can refer to other control sets).

Rights and permissions clearinghouse 400 might partially fill in rights template 450 -- or an automatic process could be used...rights and permissions clearing process using rights template 450. In this example, rights and permissions clearinghouse 400 and/or individual rights holders define rights template 450 (Figure 46, block 452(1...95 (block 452(5)), and/or they may sent them to a rights and permissions clearinghouse 400 for registration and storage in a database (block 452(6)). Rights and permissions clearinghouse 400 may provide such preauthorized permissions to consumers (block 452(7)) on demand upon receiving...

...described above, providers may control distribution of such pre-authorized permissions by rights and permission clearinghouse 400 by the mechanism of providing additional, "distribution controls" directing and/or controlling the distribution process.

190

Certif

ying Authorily

Figure 47 shows an example certifying authority Commerce Utility System 500. Certifying authorities and services may, in general, create digital documents that...

...I 0 fixed time period or terminating at a specific time.

In more detail, a certifying authority in accordance with these inventions may provide any combination of the following advantageous features and...agreement activity (including, for example, electronic negotiation activity).

Certifying other support services (e.g., financial clearinghouses, usage clearinghouses, rights and permissions clearinghouses, transaction authorities,

and other certifying authorities, etc.).

Certifying based on another certificate (e.g., identity...or providing services to, or in conjunction with, one or more distributed certificate authority sub- **clearinghouses** whose operations may be located logically and/or physically elsewhere, such as within a company...

...and/or serving subsets of the overall business focus area of a senior certificate authority **clearinghouse** distributing and/or otherwise authorizing rights clearing functions across a system or network

196

Every...

...clearing service initiating its own, secure certificates and function in the context of the overall **clearinghouse** network, including, **clearinghouse** interoperation with one or more other participants interoperable nodes, and as elsewhere in this list...

...authority arrangements for given commerce activities, value chains, or models.

Figure 47 shows an example **certifying authority 500** from a process viewpoint. In this example, **certifying authority 500** creates digital documents called certificates 504 that "certify" some fact, such as identity or class membership. For example a **trusted third party certifying authority 500** can provide a secure digital assurance that a consumer is who she claims to be. In this example, digital certificates 504 issued by **certifying authority 500** are used as a conveyor of the context of rights usage and transaction authorizations...

...and university students and professors a 20% discount. Digital certificates 504 issued by a trusted **certifying authority 500** can be used to automatically provide assurances -- within the context of distributed electronic network...

...those certified as affiliated with an institution of higher education).

In the Figure 47 example, **certifying authority 500** may perform the following overall functions.

1 5 \* Fact collection and checking 522,  
e...  
...9 Certificate renewal 532,  
a Authorization 534,  
9 Replication 536,  
\* Propagation 538, and  
\* Archive 554.

**Certifying authority 500** may gather evidence 502 as a basis for which to issue digital certificates 504...

...may then distribute the new digital certificates 504, and issue bills 542 to compensate a **certifying authority** for undertaking the effort and liability that may be I 0 associated with issuing the certificate.

**Certifying authority 500** may also maintain a revocation list

542 based on trustedness data 540 indicating, for...

...continue to be used once they are known to be bad. Certificates 504 issued by **certifying authority 500** can expire, and the **certifying authority** can (for example, for a fee) renew a previously issued certificate by performing certificate renewal function 532. The **certifying authority 500** may maintain a record or database of the certificates it has issued, and this...fact and that have agreed to trust certificate authority 500 as an issuer of certificates.

**Certifying authority 500** may communicate with consumer 95 using secure containers 152. It may generate and provide...

...handling and control defined by one or more electronic control sets 1 88. Distributing the **certifying authority 500** across a number of different electronic appliances has certain advantages in terms of ...issuance scenario.

Figure 50 shows that a rightsholder 164 (and/or a rights and permissions **clearinghouse 400**) may request (e.g., by issuing electronic controls 188a within a secure container 152a) a **certifying authority 500** to issue digital certificates 504(1) to accredited institutions of higher learning such as...

...accredited. Based on electronic controls 188a and evidence 502 submitted by the institution 1060, the **certifying authority 500** may issue a digital certificate 504A attesting to the fact of accreditation.  
In order...

...to the fact that he or she is affiliated with institution 1060. Instead of having **certifying authority 500** issue a further certificate 504 to each student, 1 0 faculty member and staff...

...maintain a current list of all students, faculty and employees.

1 5 Rather than requesting **certifying authority 500** to issue a separate certificate 504(1) to each student, faculty member and employee...

...undertake this responsibility itself.

For example, institution 1060 may elect to operate its own, distributed **certifying authority 500A**. In one example, **certifying authority 500** may issue electronic controls 188b (subject to controls 188a issued by rights holder 164, for example) that delegate, to the institution's **certifying authority 500A**, the authority and responsibility to issue dependent certificates 504(2) within certain limits (e...

...particular expiration date (e.g., the end of the current academic term). The institution's **certifying authority 500A** may then issue such dependent certificates 504(2) to each faculty member, student and...

...may need a still further certificate 504(1) attesting to their identity. This is because **certifying authority 500A** issues certificates 504(2) attesting to the fact that a certain named person is...

...recipient may need to obtain this further "identity" certificate 504(1) from a governmentally operated **certifying authority 500** such as a state or federal government.

Rightsholder 164 (and/or a rights and permissions clearinghouse 400 not shown) may issue control ...these various certificates 504 can be issued by different certifying authorities 500. For example, one certifying authority 500 (e.g., operated by a governmental entity) might issue a certificate 504(1) certifying the consumer's identity, while another certifying authority may issue certificate 504(2) attesting as to student status, and a third certifying authority may issue the 205

certificate attesting to the fact that Stanford is an accredited University. A certifying authority 500 might issue a certificate 504 to a financial clearinghouse 200 in the United Kingdom. This certificate 504 could be used in conjunction with control sets 188 distributed by rightsholders and/or a rights and permissions clearinghouse 400 specifying that only United Kingdom financial clearinghouses 200 are authorized to accept payment in pounds sterling. A customer wishing to pay in pounds sterling will only be able to complete the payment transaction if the financial clearinghouse being used has the appropriate UK certificate. This UK clearinghouse might then pay appropriate UK taxes relieving the provider from the burden of having to...

...an error checking ability.

Digital certificate 504(1) is encrypted in this example by the certifying authority 500 using the certifying authority's private key of a public key-private key cryptosystem pair, such as RSA or 207 El Gamal. The certifying authority 500's corresponding public key can be made public (e.g., by publishing it in...

...text information provides a high degree of assurance that the digital certificate was issued by certifying authority 500 (presuming that the certifying authority's private I 0 key has not been compromised).

Expiration field 560(3) is useful...pairs for example to provide overall integrity and trustworthiness of the certification process. Changing the certifying authority 500's key pair reduces the incentives for an adversary to break a given key...

...since they rely on (currently) theoretically intractable computations. A built in mechanism for changing the certifying authority 500's keys allows the impact of such breakdowns to be limited in duration if...

...in the Figure 5 1 A certificate with the contents of the trusted database 554a, certifying authority 5 0013 can issue the Figure 5 1 B certificate without requiring any physical evidence...

...automated.

Figure 5 1 E also shows that the certificate 5 04(2) issued by certifying authority 500B may be (along with identity certificate 504(1)) a sufficient basis for a further certifying authority 500C to issue a further certificate 504(3) based on its own lookup in a...

...of identity 504(1) from the Secretary of State (which in this case would comprise certifying authority 500A) to the agency ( certifying authority 500B responsible for maintaining the database 554a of which companies are currently qualified and authorized to handle hazardous materials. The certifying authority 500B could then

issue a certificate 504(2) attesting to this fact in an entirely...188  
may grant each participant in a  
virtual entity the power to act as a **certifying authority** 500 on  
behalf of the entity. In this particular example, controls 188 may  
allow each...providing services to, or in  
conjunction with, one or more distributed secure  
directory services sub- **clearinghouses** whose  
operations may be located logically and/or physically  
elsewhere, such as within a company...capability takes the positive  
benefits of centralized  
security models (e.g., ability to have a **central authority** physically  
control the processing node) and deploys these capabilities into a  
distributed "user space" model...webs" represent  
collections of security checkpoint systems 6000 that have each  
been certified (by a **Certifying Authority** 500 for example) as  
being.

I 0 (1) a security checkpoint system, and  
(2) a...may support the Figure 59  
value chain in a number of ways. For example.

1. **Certifying authority** --500 can issue certificates that allow  
each of the value chain participants to identify who...

...to

I 0 excerpt or anthologize work 166 so long as appropriate payment is  
made. **Certifying authority** 500 could issue digital certificates 504  
supporting this desired business objective, the certificates  
certifying that...

...168 trust the security of the overall

system 50 and the certificates 504 issued by **certifying authority**  
500, they will have no fear that the work 166 will be excerpted or  
anthologized by anyone other than the appropriate types of people  
they specify.

In another example, **certifying authority** 500 could issue a  
certificate 504 to aggregator 170 or other user. **Certifying**  
**authority** 500 could issue this certificate 504 at the direction of  
author 164 or publisher 168...

...modified only on the

condition that an "authorized aggregator" certificate is present.

In another example, **certifying authority** 500 could issue a  
certificate to one or more classes of users, enabling, for example...

...authority (as allowed by in place rules and controls).

I 0 2. Rights and permissions **clearinghouse** 400 in this  
particular example may be used to register work 166 and issue  
appropriate...

...For

example, the author 164 could register work 166 with rights and  
1 5 permissions **clearinghouse** 400, and specify an electronic control  
set 404 defining the rights of every other value...with the work 166, it  
may also  
be provided separately. For example, rights and  
permissions **clearinghouse** 400 might, upon request,  
supply a control set associated with work 166 to anyone  
who requests a control set.

Rights and permissions **clearinghouse** 400 might maintain  
different versions of the control set 404 for different user classes  
so...XuLu OOE mno42upuolo o5usn;3qL -juvdioiuiud umqo anIVA  
Z9ZVI/96Sfl/JL3d ISC01/86 OtA  
financial **clearinghouse** 200 may receive payments from consumer

95 based on the consumer's use of work...

...efficient process managed at least in part by VDE rules and controls. For example, financial clearinghouse 200 might interface with other banks or financial institutions to accomplish an automation of payment...  
...it might assist in managing electronic money maintained within the overall value chain shown. Financial clearinghouse 200 may also assist in ensuring that itself and the other Commerce Utility Systems 90...may provide transportation and warehousing for supplies and/or final products.

In this value chain, certifying authority 500 and transaction authority 700 can assist with secure flow of electronic orders, confirmations, terms...

...the desired degree of confidentiality while exchanging necessary information with other value chain participants. Usage clearinghouse 300 may assist in secure auditing of the overall process, tracking of physical and electronic parcels between the value chain participants, and other usage related operations.

Financial clearinghouse 200 may handle the financial arrangements between the value chain participants, for example, assisting in...

...network 150 and a paper-oriented or other world of bank 184. Rights and permissions clearinghouse 400 may provide a secure archive for electronic controls 404 defining parts or all of...

...Systems 90 can support one another. In more detail, Figure 16A shows that a financial clearinghouse 200 may provide services to one or more other Commerce Utility Systems 90, including, for example, the usage clearinghouse 300, the rights and permissions clearinghouse 400, the certifying authority 500, the secure directory services 600, the transaction authority 700 and another financial clearinghouse 200'. Under such circumstances, the plural Commerce Utility Systems constitute both a virtual clearinghouse and a higher order Commerce Utility System.

In each instance, the financial clearinghouse 200 may collect funds due the support services and deposit these funds to at least...perhaps in conjunction with their own usage information. In one example, a rights and permissions clearinghouse 400 might sell reports to a publisher containing a combination of their own information, and that from the financial clearinghouse 200 and usage clearinghouse 300 plus secure 1 5 directory service 600 and certifying authority 500. More specifically, a report might contain a list of objects registered at the rights and permissions clearinghouse 400 by a particular publisher, the number of requests to the rights and permissions clearinghouse for updated or additional rights and permissions, financial clearinghouse 200 summary revenue numbers for each digital property, the number of certificates by the certifying authority 500 on behalf of the publisher indicating that the user had been certified and had...

...In each case, a support service  
257

provided the information to the rights and permissions clearinghouse for incorporation in this report to the publisher.

Example - Distributed Commerce Utility 75 Can Support...of, the associated content 166 (for example, as provided in Ginter, et al).

A financial clearinghouse 200 ensures that provider 168 receives payment through any authorized payment method. The information delivery...

...debit cards.

Large companies 95(3) also use credit and charge cards, payment through Automated Clearinghouses (ACHs), and billing and payment through traditional and VDE secure Electronic Data Interchange (EDI) transactions based, for example, on X. 12 protocols.

A financial clearinghouse 200 makes payment more efficient in several ways. For example, financial clearinghouse 200 furnishes provider ...least one account number associated with a given provider.

260

In this particular example, a certifying authority 500 may deliver digital certificates to each of consumers 95 specifying a consumer's one or more classes. For example, certifying authority 500 may deliver.

one or more certificates 504(1) attesting to the fact that consumer...

...requirement that the consumer 95(1) must have a certificate 504(1) from an independent certifying authority 500 (or from the information distributor or other party acting in a certifying authority capacity under authorization from a more senior certifying authority) attesting to the fact that the consumer

261

(1) has a subscription that has not...

...504(1) may, for example, be used in conjunction with other certificates issued by the certifying authority 500 (e.g., perhaps run by, or authorized by, the US government or other governing...

...information provider 168 for

I 0 the subscription through a transaction transmitted to the financial clearinghouse 200 in a VIDE electronic container 15. The payment transaction may involve, for example, the consumer appliance 100 sending to financial clearinghouse 200 an electronic container 152(7) including rules and controls 188(4) and audit records...credit has been exhausted, the lawyer's PPE 154(2) may send to the financial clearinghouse 200, a secure container 152(9) with audit records 302(2) indicating all the purchases...

...accounts

to be credited, this supporting efficient automation of clearing I 0 processes. The financial clearinghouse 200 may open the secure container 152(9), debit the lawyer's credit card account...

...accounts their due.

The CompAny

Preliminary to content transactions, a distributed corporate 1 5 financial clearinghouse 200A within the company 95(3), while operating under the authority of the financial clearinghouse 200, sends to each of managers 95(3)A, 95(3)B a secure container...

...record 188 indicating their currently approved monthly information and market research budget. A corporate distributed certifying authority 500A (in the same trust hierarchy as the certifying authority 500, in this example) may also issue digital

certificates 504 (not shown) to employees of...function, and  
a third web server IO 1 6 that acts as a secure financial  
clearinghouse 200 and as an interface to several  
266  
payment methods (e.g., MasterCard ("MC"), VISA...

...example  
registers the service with the secure directory service  
provider 600, and  
through the financial clearinghouse 200, establishes a  
provider account with at least one payment method,  
such as a credit...list corresponds to payment methods  
supported by both the merchandise provider and by the financial  
clearinghouse 200. The customer 95 fills in credit or charge card  
number, for example, expiration date...

...completed and  
then may send additional VDE secure containers 152 indicating  
completion to the financial clearinghouse 200, to the express  
delivery service 1020, to the fulfillment service 1014, and in some...the  
secure  
directory service 600 and obtains a digital certificate 504(1) from  
272  
a certifying authority 500 attesting to identity of the online  
service. The online service also agrees to trust certificates 504  
issued by the certifying authority 500 and by parties certified by  
the certifying authority 500 to issue certificates for specified  
facts.

5

For example, the online service 1032 agrees to accept  
certificates 504(3) issued by a distributed certifying authority  
500A from parents certified by the certifying authority 500  
(through certificate 504(2)) to issue certificates attesting to the  
I 0 facts that...

...much per month). These certificates  
20 504(2), 504(3) may be sent from the certifying authority 500 to  
the  
parent and/or to at least one child in a VDE secure...

...customer's service account, credit card and/or other payment  
information 1036 to the financial clearinghouse using a VDE  
secure container 152(6) (in a variation on this example, the parent  
95(1) may have provided this financial and related information  
directly to the financial clearinghouse 200 in a VDE secure  
container 152(5)). The online service provider 1032 also provides  
to the financial clearinghouse 200 the clearinghouse network  
address and provider account number. Within a protected  
processing environment (which may, for example...

...general purpose computer locked in a physically secure vault or  
other secure installation), the financial clearinghouse 200 opens  
the secure container 152(6), extracts the payment information  
1036, and completes the payment transaction with the credit card  
company.

For this example, the financial clearinghouse 200, in turn,  
communicates the following information 1038 (this list is for  
274

q,81...bound to the  
identity of the online service 1032 by a certificate 504 issued by  
certifying authority 500.

As the child 95(2) in this example plays the game, at least a...



...transmitted to the

276

online service 1032 which may, in this example, include a usage  
clearinghouse 300. Usage clearinghouse 300 analyzes these  
usage records 302(2), and may use them to determine how much...

...1048, and sold to the company by a retailer 1046.

In this example, a financial clearinghouse 200 receives a  
payment 1052 from the company 1042, and disaggregates the  
payment by dividing...

...may be conditioned on the presence of one  
or more digital certificates 504 issued by certifying authority 500.

For example, control set 188a may require company 1042 to  
provide a digital certificate 504(1) issued by the certifying  
authority 500. Certificate 504(1) ...may provide  
another certificate 504(2) in the same chain of trust hierarchy as  
the certifying authority 500 warranting that the person placing the  
order is authorized to place orders up to...

...card.

In this example, the company 1042 pays with a corporate  
charge card. The financial clearinghouse 200 first gets payment  
authorization from the credit card company prior to the retailer  
1046...

...joj snqwnu junwor iopjAwd pup Z9ZVI/96SfV,LJJ 1801/86 OM  
The rights and permissions clearinghouse 400 opens the  
container using, for example, its own VDE protecting processing  
unit, and assigns...

...a specific country.

In this example, using its protected processing environment,  
the rights and permissions clearinghouse 400 digitally signs the  
uniform object identifier with the rights and permissions  
clearinghouse private key and returns the object and identifier to  
the person or organization registering it in a VDE secure  
1 5 container. The rights and permissions clearinghouse 400 ...for the  
object and its  
uniform object identifier. In another example, the rights and  
permissions clearinghouse 400 digitally signs a new object  
comprised of the original object and its uniform file...

...and  
stores both the new object and/or its signature in the rights and  
permissions clearinghouse 400 archive.

The creator may have also sent in a VDE secure container a  
permissions...

...template. The distributor 168 then sends a VDE secure  
container to the rights and permissions clearinghouse 400  
containing the uniform object identifier together with the new  
controls. In the preferred embodiment...

...Be Used to

Facilitate Copyright Registration

As a value added service, the rights and permissions  
clearinghouse 400 can provide a copyright registration service (see  
Figure 43). The rights and permissions clearinghouse 400 can send  
281

a copy of the object to the appropriate online copyright  
registration...

...the copyright registration service can send at least one VDE secure container to the financial clearinghouse 200 with at least one audit record indicating the amount to be paid, the payment...transaction has not been authorized).

If the transaction has been pre-authorized by the financial clearinghouse 200, a VDE enabled computer located, in this one example, in US Copyright office opens...

...and the object to the registration database. Under a chain of trust emanating from the certifying authority 500-which in this example may be operated by, or on behalf of the US...

...the employee's computer can send a VDE secure container to the rights and permissions clearinghouse 400.

Distributed Commerce Utility 75 can also facilitate the distribution of electronic and digital properties...s PC can send a 1 5 VDE secure container to the Rights and Permissions clearinghouse 400 using its network address obtained from the control set together with MIME-compliant electronic mail. The customer obtained the address of the rights and permissions clearinghouse from the secure directory service 600, having, for example, sent a query in a VDE...

...in a VDE secure container.

The VDE secure container sent to the rights and permissions clearinghouse 400 contains the object identifier plus a request for the current controls including prices. The protected processing environment at the rights and permission clearinghouse 400 server opens the VDE secure container, retrieves the most recent control set from the...secure container using Internet MIME-compliant e-mail to the rights and I 0 permissions clearinghouse 400 asking for the excerpting right and the anthologizing right for the chapter identified by the enclosed uniform object identifier. The lawyer found the rights and permissions clearinghouse 400 using a secure directory service 600 (alternatively the rights and permissions clearinghouse 400 1 5 address may be contained in the original retail version received by the lawyer).

The rights clearinghouse 400 checks the object database, locates the control set information for the object named in...

...excerpt into a new work, and registers the new object with the rights and permissions clearinghouse together with its control set(s). The newsletter publisher also registers the new object with...

...are separate rules.

At some time, the VIDE instance sends audit records to the usage clearinghouse 300 and to the financial clearinghouse 200.

1 5 Example - Distributed Commerce Utilifty 75 Can Support Electronic Rights Negotiations  
Distributed Commerce...

...professor sends a VDE secure container with a query to the appropriate rights and permissions clearinghouse 400 and gets back control sets for the digital properties listed in the query. Upon with the rights and permission clearinghouse 400. The

rights and permissions **clearinghouse** 400, in turn, automatically determines it lacks the authority to negotiate and redirects the negotiation...

...the professor, who then goes ahead to produce the course pack. The rights and permissions **clearinghouse** 400 is willing to grant the reduced price in part because the professor in this...

...2 8 8  
authentication meets requirements stated by the publisher to the rights and permissions **clearinghouse** 400.

#### Example - Certification of Executables

One valuable use of certifying authorities 500 is for the...be very useful to advertisers and marketers.

Disney may also operate a rights and permissions **clearinghouse** 400. Even though permissions are distributed on the optical media in this example, the rights and permissions **clearinghouse** can provide supplemental control sets for various reasons. For example, the control sets distributed on the media may expire on a certain date. Rights and permissions I 0 **clearinghouse** 400 may issue new control sets in lieu of the expired ones. Rights and permissions **clearinghouse** 400 may also issue permissions to provide "sales" and/or to otherwise change prices (e.g., to reduce the price of an older film). Rights and permissions **clearinghouse** 400 can also issue special permissions 1 5 (e.g., an extracting or anthologizing right...

...Disney could "pre-approve" some of these special permissions so that the rights and permissions **clearinghouse** could automatically provide them on demand. Digital certificates 122 might be used to interact with...

#### Claim

... a financial clearing operation, a usage clearing operation, a rights and permissions clearing operation, a **certifying authority** operation, a transaction authority operation, and a secure directory services operation, and each of said...

...one usage clearing operation, at least one rights and permissions clearing operation, at least one **certifying authority** operation, at least one transaction authority operation, and at least one secure directory services operation...a distributed commerce utility, wherein said  
ethod comprises the steps of  
a. Establishing a central **clearinghouse** arrangement;  
b. Establishing plural, distributed **clearinghouse** nodes remote from said central **clearinghouse** arrangement, said distributed **clearinghouse** nodes securely communicating with said central **clearinghouse** arrangement;  
c. Performing digital infori-riation usage audit functions at one or more of said remote **clearinghouse** nodes;  
d. Maintaining at said one or more remote **clearinghouse** nodes, a database containing a local store of information related to multiple uses of digital...

...representative of said multiple uses of digital information from said database(s) to said central **clearinghouse** arrangement; and  
f. Securely managing at least one aspect of said uses of said digital information at said one or more remote **clearinghouse** nodes in

response to at least a portion of said local store of information and rules and controls securely and separately supplied by said clearinghouse arrangement and at least one third party digital information rightsholder.

2 A method for creating...electronically rights managed electronic commerce, said method comprising the steps of

a. Enabling a financial clearinghouse employing at least one protected processing environment to securely receive payment related information from

...distributed electronic commerce nodes located at remote end-user sites;

b. Securely receiving at said clearinghouse payment related information from at least one of said distributed electronic commerce nodes;

c. Processing, within at least one protected processing environment at said clearinghouse . at least a portion of said payment related information including governing payment fulfillment at least...profiling and surveying information related to usage.

29 A method for supporting a third party certification authority , said

method comprising the steps of

a. Operating a trusted third party certification authority arrangement,

b. Operating three or more electronic commerce participant sites,

c. Certifying by said trusted certification authority arrangement at least one commercial capability, commitment, and/or other attribute possessed by and/or...as in claim I further including allowing an end user to

choose between different central clearinghouse arrangements.

32 A method as in claim I further including the step of implementing said plural, distributed clearinghouse nodes using protected processing environments that employ a secure processing unit and/or a tamper...

...A method as in claim I further including the step of implementing said plural, distributed clearinghouse nodes using secure databases.

34 A method as in claim I further including the step of implementing said central clearinghouse arrangement using a protected processing environment

345

AMENDED SHEET (ARTICLE 19)

that employs a secure...

...35 A method as in claim I further including the step of implementing said central clearinghouse arrangement using a secure database.

36 A method as in claim 2 further including allowing...as in claim 23 further including allowing an end user to choose among plural financial clearinghouses .

114. A method as in claim 23 further including implementing said protected processing environments with...

...1 16. A method as in claim 23 further including the step of implementing financial clearinghouses with protected processing environments that employ secure processing units and/or tamper-resistant software environments.

117. A method as in claim 23 further including the step of implementing financial clearinghouses using secure databases.

118. A method as in claim 24 farther including allowing an end...A method as in claim 29 further including allowing participants to choose among plural trusted certification authority arrangements.

138. A method as in claim 29 further including the step of implementing said...

...140. A method as in claim 29 further including the step of implementing

said trusted certification authority arrangement with a protected processing environment that employs a secure processing unit and/or a...

...141. A method as in claim 29 further including the step of implementing said trusted certification authority arrangement using a secure database. 142. A method as in claim 30 further including allowing...one of said rightsholders in usable form. 156. An electronic clearing arrangement including a central clearinghouse arrangement coupled to plural, distributed clearinghouse nodes remote from said central clearinghouse arrangement, said distributed clearinghouse nodes securely communicating with said central clearinghouse arrangement. one or more of said remote clearinghouse nodes performing digital information usage audit functions and maintaining a database containing a local store...

...arrangement characterized by:

361

AMENDED SHEET (ARTICLE 1 9)

an electronic arrangement at said central clearinghouse arrangement that

receives secure information representative of said multiple uses of digital

information from said database(s); and

an electronic arrangement that securely supplies rules and controls to said remote clearinghouse nodes, whereby at least one aspect of said uses of said digital information is securely...commerce nodes located at remote end-user sites. said

system comprising:

at least one financial clearinghouse including:

a communications arrangement for securely receiving payment

related information from at least one of...profiling and surveyin information related to usage.

9

375

AMENDED SHEET (ARTICLE I 9)

. A trusted third party certification authority arrangement for use with

three or more electronic commerce participant sites each having at least one associated user, said trusted third party certification authority arrangement

comprising:

a certifying arrangement for certifying at least one commercial capability, commitment, and/or...one aspect of information privacy control.

196. In an electronic clearing arrangement including plural. distributed clearinghouse nodes performing digital information usage audit functions and maintaining at least one database containing a...

...database including rules securely

supplied by at least one digital information rightsholder, and a central clearinghouse facility remote from at least some of said plural.

distributed

clearinghouse nodes, said central clearinghouse facility including:

a communications arrangement for securely communicating with said

plural, distributed clearinghouse nodes, said communications

arrangement

receiving at said clearinghouse facility ...distributed c

learinghouse nodes'said at

least one databases, and securely supplying to said remote clearinghouse

nodes, separately from said rules supplied by said digital information

rightsholder, rules for securely managing...

...and/or other aspect of use of said multiple digital information by said plural, distributed clearinghouse nodes, wherein said plural,

distributed clearinghouse nodes securely manage said at least one portion and/or other aspect of said multiple...

...of said local store of information and said rules securely and separately supplied by said clearinghouse facility and said at least one third party digital information rightsholder.  
197. In a cooperative...a financial clearing operation, a usage clearing operation, a rights and permissions clearing operation, a certifying authority operation, a transaction authority operation, and a secure directory services operation, and each of said...one usage clearing operation, at least one rights and permissions clearing operation, at least one certifying authority operation, at least one transaction authority operation, and at least one secure directory services operation  
...

5/3,K/51 (Item 43 from file: 349)  
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00381448

**ELECTRONIC TRANSFER SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE TRANSFERT ELECTRONIQUE**

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CROCKER Stephen David,  
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HART Alden Sherburne Jr,  
LINDENBERG Robert A,  
PAREDES Denise Marie,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9722191 A1 19970619

Application: WO 96IB1493 19961212 (PCT/WO IB9601493)

Priority Application: US 95572425 19951214

Designated States: AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 52550

Fulltext Availability:

Detailed Description

Detailed Description

... system performance.

If the customer RSA public key is encapsulated in a certificate by appropriate certification authority, the key from the certificate is used in place of the public key and the...server computer I 00 to initiate a pre-notification ("pre-note") process with an automated clearing house ("ACH"). Before receiving the signed form or the response to the pre-note, server computer...requested by customer user 203 at step 1502.

Label-value pair 4717J has the label " foreign - exchange " and a value indicating a conversion rate from the currency denomination included in the value...described above from server software I IO.

Label-value pair 5317.2C has the label " foreign - exchange ". The value of labelvalue pair 5317.2C provides updated information regarding a conversion rate from...swmessage; New software is available.

key-lifetime: 0060

key-uselimit: 15

amount: usd 70.00

foreign - exchange : cad 0.60 gbp 1.55

session-funds: usd 70.00  
balance: usd 30.00...

5/3,K/53 (Item 45 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00378684 \*\*Image available\*\*

FOREIGN EXCHANGE TRANSACTION SYSTEM  
SYSTEME DE TRANSACTIONS SUR LE MARCHÉ DES CHANGES

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

ROSEN Sholom S,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9719427 A2 19970529

Application: WO 96US18787 19961121 (PCT/WO US9618787)

Priority Application: US 957420 19951121

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW  
MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD  
SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 18456

FOREIGN EXCHANGE TRANSACTION SYSTEM

Fulltext Availability:

Detailed Description

Claims

English Abstract

A realtime multilateral **foreign exchange** settlement system having a  
computer implemented netting system, a processor-based multilateral  
settlement coordinator (MSC...

Detailed Description

FOREIGN EXCHANGE TRANSACTION SYSTEM

FIELD OF THE U";WNTION

The present invention relates to a **foreign exchange** transaction  
system

for implementing the realtime exchange of electronic money in multiple  
monetary units.

BACKGROUND...

...financial institutions. The EMS also provides for electronic money in  
the form of multiple currencies.

**Foreign exchange** trading has grown from \$1 billion per day in 1974 to  
almost \$1 trillion per...

...Cross-Border and Multicurrency Transactions. " This report spawned two  
responses from the private sector: "Reducing **Foreign Exchange**  
Settlement Risk" by the New York **Foreign Exchange** Committee and "Risk  
Reduction and Enhanced Efficiency in Large-Value Payment System: A  
Private Sector Response" by the New York **Clearing House** Association.  
The problem was first demonstrated in 1974 when the Herstatt Bank in  
Germany was declared insolvent at the end of the banking day. **Foreign**  
**exchange** trading is by convention settled two business days following  
the trading day. This is termed...

...day in Germany, then the marks could be lost. This risk I 0 is called  
**foreign exchange** settlement risk or Herstatt risk.

All of the foregoing reports suggest solutions incorporating extended banking...

...a system to eliminate the risk which incorporates EMS with an augmented transaction called Settle **Foreign Exchange** which eliminates the risk by ...network.

It is another object of the invention to provide a realtime gross or bilateral - **foreign exchange** settlement system using counterparty settlement agents.

It is another object of the invention to provide a realtime multilateral **foreign exchange** system using a multilateral settlement coordinator, multilateral settlement agents and counterparty settlement agents. According to...the EMS.

Figures 8A-8B illustrate a Transfer Notes protocol.

Figures 9A-9D illustrate a **Foreign Exchange** protocol.

Figure 10 illustrates a Commit protocol for modules in the EMS.

Figures 11A-11B...

...claim protocol.

Figures 22A-22E illustrate a Claim Lost Notes protocol.

Figure 23 illustrates a **foreign exchange** process.

Figure 24 shows a settlement agent.

Figure 25 shows a gross/bilateral **foreign exchange** settlement configuration.

Figure 26 shows a multilateral **foreign exchange** settlement configuration.

Figures 27A-27E illustrate a Settle **Foreign Exchange** protocol.

Figure 28 illustrates a gross/bilateral **foreign exchange** settlement protocol.

Figures 29A-29D illustrate a multilateral **foreign exchange** settlement protocol.

#### DETAILED DESCRIPTION OF THE INVENTION

In accordance with the present invention, a **foreign exchange** transaction system is presented which expands the **foreign exchange** capabilities disclosed in commonly assigned U.S. Patent Application Serial No. 08/427...Notes to check bad ID list against all transfers before accepting notes in payment or **Foreign Exchange** (F/X), and to check for duplicated notes (see Figure 8).

5) Encrypting all certificates...security server, this function certifies security servers). A Distribute Certificatory Keys function 1218 distributes the **Certification Agency**'s list of valid primary security server public keys to the money modules (primary security...certificate for any of the security servers. A Distribute Certificatory Keys function 3026 distributes the **Certification Agency**'s list of valid primary security server public keys to the security servers. A Distribute...to detect duplicated notes in circulation.

#### Foreign Exchange

Figure 9 shows the protocol for a **foreign exchange** transaction using dollars and pounds as exemplary monetary units. Initially, A agrees to



exchange with...

...prompt their subscribers for the type of transaction (steps 1604 - 1610). A chooses to buy **foreign exchange** and B chooses to sell **foreign exchange** (steps 1612 - 1614). A and B establish a secure transaction session (steps 1616 - 1620).

To...A (step 1678).

At this point in the transaction, both A and B provisionally hold **foreign exchange** notes in the correct amounts. A and B have each participated in two transfers: A...

...1) B transferred pounds to A; (2) B received dollars from A. To complete the **foreign exchange** transaction, A must now commit (i.e., finalize and permanently record in its transaction log...

...B must commit both of its two transfers. Note that A may commit to the **foreign exchange** transfer A --@\* B (dollars from A to B) and B --\* A (pounds from B to A) separately.

Likewise B may commit to the **foreign exchange** transfers A --\* B and B A separately.

The next portion of the **foreign exchange** protocol is designed so that neither party knows the order in which the transacting money...keeping notes from being duplicated, which could occur if there were only one commit. The **foreign exchange** protocol ensures that neither party knows whose transfer (A's of dollars or B's...The transferee money module subscriber can then make a claim for the money to the **Certification Agency**. The claim information would include the log record of the failed transaction. The **Certification Agency** could then check with issuing banks to see if the notes have been reconciled. After...the claim to the MIIS. (Steps 2124 - 2128), thus completing the Claim Lost Notes process.

#### **Foreign Exchange Settlement**

In the present invention, the Electronic Monetary System (EMS) is used to eliminate **foreign exchange** settlement risk.

**Foreign exchange** trading can be settled in one of three ways.

1) gross settlement -- payments are accumulated...

...order to illustrate the effect of these three types of settlement we quickly review the **foreign exchange** process illustrated in Figure 23. Major **foreign exchange** trading is performed around the world in places like New York, London, and Tokyo, lesser...is left holding the bag if the banking day ends. A money module transaction--Settle **Foreign Exchange**--is used which allows the secure exchange of multiple currencies. Referring to Figure 24, the...

...protocols.

Figure 25 illustrates the basic system configuration for a gross or 1 5 bilateral **foreign exchange** settlement. A Gross Trade Settlement process 3006 or Bilateral Net Settlement process 3008 passes the amounts of **foreign exchange** to be sent and received, and the time and date of settlement (e.g., the...

...manual entry of trade tickets. At the designated settlement time, the settlement agents 3020 perform **foreign exchange** settlement in realtime.

Referring to Figure 26, for multilateral netting we introduce a multilateral settlement...

...In accordance with the present invention, the EMS money modules have I 0  
a Settle Foreign Exchange protocol that allows the secure confirmation of exchange terms and the secure realtime exchange of...the Realtime Settlement host application 3018).

As illustrated in Figure 27, A agrees to settle foreign exchange transactions with B (step 3026). This agreement occurs either between owners of the money modules...

...module A, is prompted for the type of transaction (steps 3028-3030), and selects settle foreign exchange and start session (steps 3028-3032). Similarly, B signs on to money module B, is prompted for transaction, and selects settle foreign exchange and join session (steps 3034-3038).

The money module Session Managers then establish a session...  
Gross/Bilateral Settlement

Figure 28 illustrates the steps for implementing either a gross or bilateral foreign exchange settlement using counterparty settlement agents 3020 (see Figure 25). Initially, counterparties A and B receive...

...failed (step 3142).

If both CSAs are ready, then their money modules perform the Settle Foreign Exchange protocol (step 3144) and the realtime funds exchange is accomplished. The CSAs then notify their...

...trading/reconciliation computer system.

Multilateral Settlement

Figure 29 illustrates the steps for implementing a multilateral foreign exchange settlement using CSAs 3020, MSAs 3022, and a MSC 3024 (see Figure 26).

Initially, the...have been acquired and then transfer the electronic money to the MSAs using the Settle Foreign Exchange protocol (steps 3154-3158). The MSAs 3022 then notify the MSC 3024 of receipt of funds and transfers the electronic money to the MSC by the Settle Foreign Exchange protocol (steps 3160-3162).

At the designated date and time of settlement, the MSC 3024...

...with notification that settlement has failed (step 3168). Such funds transfer is via the Settle Foreign Exchange protocol (step 3170). The MSAs are also told to notify non-debited CSAs of the...

...CSAs 3020 (step 3172). Funds transfer back to the debited CSAs is via the Settle Foreign Exchange protocol. CSAs then receive notification of settlement failure and the debited CSAs receive their funds...

...to the MSAs 3022 for payment (step 3176). Such funds transfer is via the Settle Foreign Exchange protocol (step 3178). The MSC also notifies other MSAs of successful settlement.

The MSAs 3022...

...counterparties of successful settlement (steps 3180-3184).

In the described invention, we assume that the foreign exchange process is among known counterparties with appropriate communication security. However, if the parties wish to communicate over open insecure networks then trusted agents could be employed to protect and authenticate transactions and provide proof of transaction.

In an...

...to corporate traders that are normally on one side of the trade, i.e.,  
buying foreign exchange .

Dealers who are normally on both sides of the trade, i.e., both buying  
and...

#### Claim

1 A method for foreign exchange settlement using a first money module  
and a second money module, comprising:

(a) establishing a...host applications inquire whether each is ready to  
settle.

13. A method for realtime multilateral foreign exchange settlement  
using  
a processor-based multilateral settlement coordinator (MSC) having a  
first money module, a...settlement for reporting  
to said net debit counterparty CSAs.

20 A method for realtime multilateral foreign exchange settlement  
using  
a processor-based multilateral settlement coordinator (MSC) having a  
first money module and...

...cryptographically secure sessions, in  
accordance with said net counterparty credit data.

21 A realtime multilateral foreign exchange settlement system,  
comprising;  
a computer implemented netting system;  
a processor-based multilateral settlement coordinator  
(MSC...

5/3,K/54 (Item 46 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00350963 \*\*Image available\*\*

ELECTRONIC-MONETARY SYSTEM

SYSTEME MONETAIRE ELECTRONIQUE

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

ROSEN Sholom S,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9633476 A2 19961024

Application: WO 96US5521 19960419 (PCT/WO US9605521)

Priority Application: US 95427287 19950421

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ

BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 23754

Fulltext Availability:

Detailed Description

Detailed Description

... of payments

utilizing electronic "checks," which are used primarily by  
large commercial organizations

The Automated Clearing House (ACH) and point of sale (POS) systems are examples of electronic funds transfer systems that...transmitted with digital signatures to provide authentication, and security from modification or counterfeiting

The electronic money exchanged by these devices may be an electronic representation of currency or credit

An important aspect...of tamper-proof computer hardware and application software that may be networked together

The electronic money exchanged by these modules, which may be an electronic representation of currency backed by demand deposit...the EMS  
Figures 8A-8B illustrate a Transfer Notes protocol

Figures 9A-9D illustrate a Foreign Exchange protocol

Figure 10 illustrates a Commit protocol for modules in the EMS

Figures 11A-11B...is herein incorporated by reference. These enhancements include: a set of security improvements including improved foreign exchange (F/X) and Transfer Notes transaction processes, a process to claim lost money, a process...Notes to check bad ID list against all transfers before accepting notes in payment or Foreign Exchange (F/X), and to check for duplicated notes (see Figure 8)

5) Encrypting all certificates...server, this function certifies security  
o servers). A Distribute Certificatory Keys function 1218 distributes the Certification Agency 's list of valid primary security server public keys to the money modules (primary security...certificate for any of the security servers. A Distribute Certificatory Keys function 3026 distributes the Certification Agency 's list of valid primary security server public keys to the security servers. A Distribute...and circulate  
o duplicated notes, and enhance the ability to detect duplicated notes in circulation

#### Foreign Exchange

Figure 9 shows the protocol for a foreign exchange transaction using dollars and pounds as exemplary monetary units. Initially, A agrees to exchange with...

...prompt their subscribers for the type of transaction (steps 1604 - 1610). A chooses to buy foreign exchange and B chooses to sell foreign exchange (steps - 1614). A and B establish a secure transaction session (steps 1616 - 1620)  
To Subscriber...A (step 1678)

At this point in the transaction, both A and B provisionally hold foreign exchange notes in the correct amounts. A and B have each participated in two transfers:  
A A. To complete the foreign exchange transaction, A must now commit (i.e.,

finalize and permanently record in its transaction log...

...B must commit both  
of its two transfers. Note that A may commit to the  
**foreign exchange** transfer A - B (dollars from A to B) and  
B - A (pounds from B to A) separately. Likewise B may  
commit to the **foreign exchange** transfers A - \* B and B - rt; A  
separately

The next portion of the **foreign exchange**  
protocol is designed so that neither party knows the order  
in which the transacting money...keeping notes from being  
duplicated, which could occur if there were only one  
commit. The **foreign exchange** protocol ensures that  
neither party knows whose transfer (A's of dollars or B's...The  
transferee money module subscriber can then  
make a claim for the money to the **Certification Agency** .  
The claim information would include the log record of the  
failed transaction. The **Certification Agency** could then  
check with

7/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02524400 116351341  
**Logistics management at the threshold of the new millenium**  
Pollitt, David  
International Journal of Physical Distribution & Logistics Management  
v28n3 PP: 167-226 1998  
ISSN: 0960-0035 JRNL CODE: IPD  
WORD COUNT: 17806

...TEXT: their local client, can develop a closer and more personal relationship with their customer.

- (4) **Foreign - exchange** savings. Local sourcing helps to save **foreign exchange**. This is particularly important for Braun Electric (Shanghai), since achieving increased sales to the domestic market will be difficult as long as a balance has to be achieved on its **foreign - exchange** transactions.

However, the company has encountered problems in its attempts to increase local sourcing of...

...too, may come to find the boxes made in China to be unacceptable. If the **purchasing manager** successfully finds a potential local supplier of parts or material, a sample is sent to...

... least one small batch is sent for use in production in Germany. Only when the **purchasing manager** gets the go-ahead from the manufacturing department in Germany can he start to source...

... and specific commercial and engineering magazines can also provide useful information.

The Braun Electric (Shanghai) **purchasing manager** has been working in the electronic-component ...over the Internet are adequately secure. Most Internet systems use public key encryption, with a **trusted third party** providing verification, although there are also a number of secret key systems. In addition, US...

7/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01993730 50082534  
**Strategies of US mid-tier banks**  
Turton, Jonathan  
Corporate Finance n183 PP: 27-33 Feb 2000  
ISSN: 0958-2053 JRNL CODE: COF  
WORD COUNT: 5653

...TEXT: recognition that their core processes have to change, so it's really a drive towards **financial process transformation** driven by other business objectives.

Luz Urrutia (Wachovia): Our challenge is maintaining a relevance to...  
Anderson: But there is a role for the bank in e-commerce to be the **trusted agent**, to represent the buyer or the seller in an event.

Curran: If the banks aren...

...of the day.

Schell: People in your salesforce have to know equally trade, treasury and

foreign exchange , and if you look at how skill profiles have evolved from the '70s, it is...

...a line of credit, or it could have a syndication or it could have a foreign exchange business. When we go into global financial and treasury management, there are no longer these...I see evolving is helping companies in a whole new way around this notion of financial process transformation . They are transforming because they are acquiring and they don't want their overhead to...

...of domestic platforms globally.

International payment products designed to streamline payables processing.

Market leadership in financial information exchange .

PNC Bank

Tailored capabilities.

Advanced receivables management service.

Innovator in 132B e-commerce solutions.  
Royal Bank of Canada

Account manager quality.

Customer service.

Product quality.

Product breadth.

Wachovia

Visit our web site at [www.wachovia...](http://www.wachovia...)

7/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01844988 04-95979  
The locals rule south of the border  
Blakey, Allen  
Waste Age v30n6 PP: 74-83 Jun 1999  
ISSN: 0043-1001 JRNL CODE: UAKT  
WORD COUNT: 2550

...TEXT: of Commerce's (DOC) Office of Environmental Technologies Exports (OETE), Washington, D.C., a resource clearinghouse for U.S. exporters, specifically recommends that environmental services firms seek to serve multinationals in...

... Aires, which generates 25 percent of Argentina's municipal trash, waste is delivered to a central authority that contracts out most of the collection and the operation of four sanitary landfills.

Additionally...copper prices falling more than 40 percent in the past year. Copper underpins Chile's foreign exchange earnings.

But the federal governments aren't the only ones in trouble. Provincial governments in...

7/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)  
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01811114 04-62105

E-bills arrive

Dalton, Gregory

Informationweek n730 PP: 18-19 Apr 19, 1999

ISSN: 8750-6874 JRNL CODE: IWK

WORD COUNT: 1364

...TEXT: bank declined to identify its billing partners.

The bank's system, which uses the Open Financial Exchange standard for transporting data, was developed almost entirely in-house. Bank of America already had...

... Banks say they have an edge in becoming electronic bill consolidators because they are already trusted financial intermediaries. But Internet portals are fast becoming centers of E-commerce. With Yahoo and Netscape Netcenter... button and route payment from their Tucker account to the merchant via the national automated clearinghouse network.

The role of banks, consolidators, and billers will continue to evolve as they try...

7/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01739712 03-90702

SIBOS '98: Survival strategy for banks and suppliers

Large, Jack

Corporate Finance n168 PP: 47-51 Nov 1998

ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 3715

...TEXT: EBA's of Eu025.

He appeared to be making a direct challenge to the automated clearing houses (ACHs) in euroland: get your act together or watch these systems take your place. Europe...and certifying members of the Forex Continuous Linked Settlement system and will be Bolero's certification authority.

So it is a relatively easy step for SWIFT to expand its role to become...

...5.

SWIFT believes it is uniquely placed to carry out this role because of its trusted third - party status, its track record in setting global standards and rules and its secure and robust...instructions. It will also give cut-off, accounting and value-dating practices, standard fees and foreign exchange conversion rules. The list goes on.

When all the major banks and many of the others...

...are becoming increasingly concerned about managing the risks involved in their business technical, operational, country, foreign exchange, payment system and counterparty. In his closing remarks, SWIFT's chairman Jean-Marie Weydert suggested...

7/3,K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01698175 03-49165

Cyberspace: The financial frontier

Clarke, David

Canadian Banker v105n5 PP: 18-24 Sep/Oct 1998

ISSN: 0822-6830 JRNL CODE: CBI

WORD COUNT: 2464

...TEXT: requires flawless execution of transactions, customized offerings delivered through a client's preferred access channel, account managers working electronically with clients via screen, voice and video and a group of employees determined... consumers and vendors alike. There's no questioning the integrity of Canada Post as a "trusted third party" that can "digitally postmark" a document with authority.

In March, Royal Bank of Canada through...in particular, and it has tackled a major obstacle to going global with e-banking: currency conversion. In January, it announced its U.S. Dollar Merchant Service, which lets on-line customers...

7/3,K/7 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01623011 02-74000

Getting a grip on global STP

Schmerken, Ivy; Stirland, Sarah

Wall Street & Technology v16n5 PP: 38-50 May 1998

ISSN: 1060-989X JRNL CODE: WSC

WORD COUNT: 3357

...TEXT: sessions with the committee in March.

The current plan calls for SWIFT to build a Transaction Flow Monitor (TFM) as the central backbone for monitoring and reporting on the trade life cycle process...

... on the global custody side, is one of "providing access to the network and the transaction monitor and providing a reporting and feedback from it so that they can tailor services to...

... service providers? "We've always assumed you had to connect our architecture . . . to the overall transaction flow monitor and having other vendors, " says Edelstein.

Petersen admits, however, that there is a lot of...to-end cross border straight through processing is an ambitious goal.

Building the so-called transaction flow monitor and establishing a worldwide network such as SWIFT's are the stated goals of the...

... current communications protocols seem to have taken on lives of their own. Standards such as Financial Information eXchange (FIX - a set of messages and guidelines used to confidentially transmit information related to securities...issue SWIFT faces is governance. Though brokerage messages have surged in volume, becoming second to foreign exchange, there are still no brokerage or investment management firm members on the SWIFT Securities Board...

... powers of scale. Our business is standards and . . . we're viewed as a very neutral, trusted - third party."

"If we can prove that to the industry, we can also do the Next Generation ...

7/3,K/8 (Item 8 from file: 15)

01601246 02-52235

**Recent developments in wholesale payments systems**

Emmons, William R

Federal Reserve Bank of St. Louis Review v79n6 PP: 23-43 Nov/Dec 1997

ISSN: 0014-9187 JRNL CODE: FSL

WORD COUNT: 11201

...TEXT: RTGS systems, for large-value funds transfers; DVP systems, for securities; and PVP systems, for **foreign - exchange** settlement. The second section discusses net settlement systems and explores several related issues, including the...

... the use of real-time gross settlement payments systems and trade-by-trade securities and **foreign - exchange** settlement systems. This situation has occurred because there is virtual agreement among major central banks...

... to commercial banks and other selected institutions such as government agencies and, in some countries, **clearing houses** for securities and derivatives exchanges (Bank for International Settlements, 1997a, pp. 33-7; Bank for... DVP) settlement system for securities or of a payment-versus-payment (PVP) system for settling **foreign - exchange** trading obligations (Bank for International Settlements, 1992, p. 15; Bank for International Settlements, 1993a, p... of providing simultaneous transfers of securities and funds in a single currency, PVP systems allow **foreign - exchange** transactions to be settled with finality in real time. PVP systems could be helpful in reducing **foreign - exchange** settlement risk, the single largest remaining source of risk in G-10 payments and settlement...

... to the financial links between the twelve Federal Reserve Banks in the United States).

Private **foreign - exchange** netting arrangements provide PVP elements without central-bank involvement in a manner analogous to a "Model 3" DVP system. For example, in a multilateral **foreign - exchange** netting arrangement that involved ten banks and four currencies, each of the ten banks would...

... Fedwire in the United States) and therefore would not be linked or simultaneous.

A multilateral **foreign - exchange** netting agreement that nets currency-by-currency reduces overall settlement risk by lowering the amount of...

... As in the "Model 3" DVP systems for securities settlement, one could think of this **foreign - exchange** netting approach as parallel provisional settlement rather than linked final settlement ("Model 1"). Final settlement...

... currently exist in the United States and Europe. The Multinet International Bank and ECHO (Exchange Clearing House) are multilateral **foreign - exchange** netting services, while FXNET, S.W.I.E.T. (Society for Worldwide Interbank Financial Telecommunication), and VALUNET provide bilateral netting services for banks engaged in **foreign - exchange** trading (Bank for International Settlements, 1996, p. 15-16).

A newly formed ...respects. CLS Services, Ltd., which is jointly owned by a group of banks active in **foreign - exchange** trading, plans to create a subsidiary bank to function as a multicurrency financial institution that ...

... the appropriate mix of currencies. Thus, the CLS bank could not provide unconditional protection against foreign - exchange liquidity risks with a true "Model 1" PVP system because some trades that are settled may...

... suppose a Japanese bank and an American bank use the CLS bank for a single foreign exchange trade during one day. The Japanese bank promises to send an American bank yen, and...

... bank for each of its account holders. Thus, it could not unconditionally guarantee that all foreign - exchange trades would be perfectly liquid. Only central banks with the ability to create unlimited amounts...

... the G-10 countries. The largest private DNS payments system in the world is the Clearing House Interbank Payments System (CHIPS) in the United States (see Tables 4 and 5). CHIPS is operated by the New York Clearing House Association and includes over 100 domestic and foreign banks as its members. Fedwire, by way...

... States to the Federal Reserve and thereby to each other.

Private-sector large-value payments clearing houses like CHIPS are not a prominent feature of the Japanese or most ... systems, for largely historical reasons. There are a few exceptions, however. The United Kingdom's Clearing House Automated Payment System (CHAPS) settled large-value funds transfers in pounds sterling on a multilateral...

... German case). These private-sector arrangements handle primarily small-value transactions, however.

In Japan, the Foreign Exchange Yen Clearing System (FEYCS) was established in 1980 by the Tokyo Bankers Association (TBA) to...

... establish a "failsafe" settlement guarantee by posting collateral in advance, lodging capital funds at the clearing house, forming a joint back-up settlement agreement with the members, obtaining a government guarantee, or... become more global and interconnected.

Centralized monitoring (i.e., delegation of monitoring responsibilities to a central authority, such as a clearing house) may be a viable option in some cases, but centralization entails difficult issues in its...

... Table 6

Table 7 lists some important netting systems and agreements for securities, derivatives, and foreign exchange. These arrangements are collectively known as financial-obligation netting arrangements (in contrast to payments netting...

... require firms to post and maintain margins. That is, members must make available to the clearing house cash or other liquid assets sufficient to cover likely changes in the net value of... to netting, the FDICIA of 1991 essentially permits all netting agreements among financial institutions (including clearing houses) to proceed notwithstanding bankruptcy or insolvency. In other words, netting agreements now have a firm...

... exist in other countries, as well.

In Japan, settlement of net positions in FEYCS, the Foreign Exchange Yen Clearing System, is not explicitly insured by the Bank of Japan. A loss-sharing... banks' use of daylight overdrafts on Fedwire (Hancock and Wilcox, 1996, pp. 906-7).

CHIPS (Clearing House Interbank Payments System) is a net settlement system operated by the New York Clearing House Association. See section on net settlement systems for details.

Sidebar:

PRIVATE CREDIT EXTENSIONS IN NET...they hold balances with each other) that can be debited or credited for funds transfers, foreign exchange, securities, derivatives, or other transactions. Accumulated net credits or debits may be settled periodically through transfers of central bank reserves. These relationships are very important in foreign - exchange trading because they form the only link between different national RTGS or DNS systems. For an overview of payments and settlement in the foreign exchange market, see Gilbert (1992). For detailed discussions of market practices and risks in the foreign - exchange market, see Bank for International Settlements (1989, 1990, 1993a, 1996).

Footnote:

" The lamfalussy standards specify...

...for Exchange-Traded Derivatives, March 1997b.

. Committee on Payment and Settlement Systems, Settlement Risk in Foreign Exchange Transactions, March 1996. . Committee on Payment and Settlement Systems, Gross-Border Securities Settlements, March 1...

...to Interbank Payment Systems," BNA's Banking Report (April 14, 1997), pp. 721-22.

CHIPS ( Clearing House Interbank Payments System). Yearly Volume Statistics, 1997.

Cohen, H. Rodgin, and Michael M. Wiseman. "Legal... Reserve System. "Conference on Delivery-Against-Payment Systems," Wholesale Payments Product Office, March 7, 1997. Foreign Exchange Committee. Annual Report, 1995.

Reference:

Furfine, Craig, and Jeff Stehm. Analyzing Alternative Daylight Credit Policies...

... Reserve System, April 1996. Gilbert, R. Alton. "Implications of Netting Arrangements for Bank Risk in Foreign Exchange Transactions," this Review, (January/February 1992), pp. 3-16.

Reference:

"Global Banks Create Foreign Exchange Firm," Journal of Commerce (July 28, 1997), p. 6a.

Goldman, Sachs & Co. Symposium on...

...the World, Robert C. Effros, ed., Oceana, 1994, pp. 305-42. Hook, Andrew T. The Clearing House Interbank Payments System (CHIPS)," Payment Systems of the World, Robert C. Effros, ed., Oceana, 1994...

7/3,K/9 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01553907 02-04896

Will you be ready for e-cash?

Gregg, Leigh

Credit Union Executive v38n1 PP: 12-14 Jan/Feb 1998

ISSN: 1053-6744 JRNL CODE: CUE

WORD COUNT: 1988

...ABSTRACT: each party in an Internet transaction to authenticate the other's identity. Certificate authorities are **trusted 3rd parties** which issue and manage the digital certificates. Credit unions should be thinking about how electronic...

...TEXT: how a payment for an article over the Internet occurs. CyberCash makes software for secure **financial exchanges** via the Internet. In its CyberCoin model, the consumer establishes a CyberCoin account and prepays ... planned **Secure Electronic Transaction** (SET-compliant digital certificates by year-end 1997. The National Automated **Clearing House** Association is piloting the exchange of digital certificates among financial institutions and customers to help...

...based electronic postmark that proves a document exists at a given time.

Certificate authorities. These "**trusted third parties**" issue and manage the digital certificates. They may be outsourcers working with credit card associations...

7/3,K/10 (Item 10 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00951688 96-01081  
**The rules of the game**  
Barron, Catherine; Higgins, Kieran  
Global Investor n77 PP: 21-34 Nov 1994  
ISSN: 0951-3604 JRNL CODE: GLI  
WORD COUNT: 13467

...TEXT: for Krone funding of bond deals," says Mads Jacobsen, head of Den Danske Bank's **foreign - exchange** department.

Then in January of this year, 11 banks set up market-maker arrangements for ... auction the same day via MTS and will automatically settle cash and securities through the **clearing house**, Giornaliera. The idea is to get rid of all paper orders.

It has become much...

... from 10.45am to 1.15pm. Although this clearly limits its capacity to compete with **foreign exchanges** for trading activity, the bourse has no immediate plans to extend the existing trading hours...year. The 1995 budget will also liberalize the financial markets by abolishing stamp duty on **foreign - exchange** operations and cutting the rate of withholding tax on corporate bonds by five percentage points...the Swedish Post Office, cancelled it.

OM Stockholm AB (OM), the Swedish derivatives exchange and **clearing house**, has revised its regulations. The new rules offer two accounting systems. Under the traditional account...

... been slow to respond to pressures to bring its independent regional stock exchanges under one **central authority**. In 1991, a reorganization of the country's financial markets left the Swiss with three...

7/3,K/11 (Item 11 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00878587 95-27979  
**A beginner's guide to the U.S. payments system**  
Bauer, Paul W  
Economic Commentary (Federal Reserve Bank of Cleveland) PP: 1-5 Jul 1, 1994

...ABSTRACT: of the payments system. Future challenges for the system include conducting transactions electronically via automated clearinghouse or financial electronic data interchange. In working toward a more efficient payments system, the Federal...

...TEXT: the cumbersome task of finding an institution in Albany that was part of a common clearinghouse, probably in New York City. After debiting the customer's account, the local bank would wire the New York clearinghouse and direct it to transfer the funds from its own account to that of the...cards, traveler's checks, or money orders) or by four types of electronic instruments (automated clearinghouse [ACH], wire transfer, point of sale, or automated teller machine [ATM]). For the user of...

...security.

When vast amounts of money must be moved, wire transfers (Fedwire and the private Clearing House Interbank Payment System, or CHIPS) are overwhelmingly the preferred means of payment because the funds...

... percentage of payments can be processed internally. Consequently, these nations have less need for a central authority to facilitate payments than does the United States, with its thousands of financial entities spread...

... through book entry methods rather than by shipping gold or currency or relying on regional clearinghouses, as was then common. Further, in allowing member banks to transfer funds daily over leased...disadvantage. For example, extended Fedwire hours were instituted primarily to improve settlement arrangements in the foreign exchange markets. Though conflicts will continue to emerge because of the Fed's dual role, its...

7/3,K/12 (Item 12 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00652213 93-01434  
**The Intelligent Enterprise a New Paradigm**  
Quinn, James Brian  
Academy of Management Executive v6n4 PP: 48-63 Nov 1992  
ISSN: 0896-3789 JRNL CODE: AEX  
WORD COUNT: 8103

...TEXT: goods and services sold in international trade was only \$4.5 trillion in 1990, the Clearing House for International Payments (CHIPS) alone handled almost \$250 trillion in international financial transactions. Euromarkets and... integration," not complete vertical integration. Keiretsus operate largely through carefully interlocked self-interest links, not central authority structures. Given the Japanese success, it is not surprising that similar coalitions--but extended to...15, 1988.

7 S. Bell and B. Kettell, estimated that 95% of daily volume in foreign exchange markets is not connected to trade. Foreign Exchange Handbook (Westport, CT: Quorum Books, 1983).

8 J. Bleeke, and L. Bryan, "The Globalization of...

7/3,K/13 (Item 13 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00600664 92-15837  
**Keep Bank Disruptions from Cutting Treasury Power**

Gamble, Richard H.  
Corporate Cashflow v13n3 PP: 22-31 Mar 1992  
ISSN: 1040-0311 JRNL CODE: CFL  
WORD COUNT: 6595

...TEXT: change, points out Leslie N. Masonson, president of Cash Management Resources, Monroe, NY.

By all accounts, the managers of the merger process genuinely want to retain most of the business of both banks...basis points, since there is no cost of funds.

"Now it's hard to get foreign exchange lines that used to be throwins," he reports.

STILL PAYS TO SHOP

While prices have... contacts, and they have little control over the process.

Rambo-style mergers create lots of central authority, while Solomon-style mergers create decentralized banking companies. Rambo-style mergers seem better suited to...

7/3,K/14 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2439988 Supplier Number: 02439988 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
E-Bills Arrive  
(Bank One, Bank of America debut e-billing initiatives; BlueGill and Edify offering new e-billing products)  
Information Week, p 18  
April 19, 1999  
DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1354

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...bank declined to identify its billing partners.

The bank's system, which uses the Open Financial Exchange standard for transporting data, was developed almost entirely in-house. Bank of America already had...

...Banks say they have an edge in becoming electronic bill consolidators because they are already trusted financial intermediaries. But Internet portals are fast becoming centers of E-commerce. With Yahoo and Netscape Netcenter...button and route payment from their Tucker account to the merchant via the national automated clearinghouse network.

The role of banks, consolidators, and billers will continue to evolve as they try...

7/3,K/15 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

1754955 Supplier Number: 01754955 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
French Bank Steps Up To Internet Payments Plate  
(Banque Paribas subsidiary sells ambitious Internet plan to other banks)  
Bank Technology News, v 10, n 2, p 12  
February 1997

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 814

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...cards and micropayments, and supports loyalty programs. It accepts all currencies, and can seamlessly perform **currency exchanges** for cross-border transactions.

On the bank side of the picture, Kleline provides an Internet...

...routes it to existing processing channels off of the Internet. Kleline itself acts as a **clearinghouse**. "The merchant or the consumer doesn't have to open an account in a special...  
...Iron-clad security

Kleline's security, provided by GC Tech, a French firm that sells **trusted third - party** servers, is nothing to sneeze at. GC Tech's Globe ID consists of an intermediation server that runs at the bank site, enabling the institution to act as its own **trusted third party**. This secure server manages all incoming transactions, merchant accounts and consumer accounts. The server connects to existing payment processing networks, and most importantly, to a **certification authority** run by GC Tech.

GC Tech "guarantees that both parties to a transaction are who...

7/3,K/16 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

1627505 Supplier Number: 01627505 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Citibank's Bid To Be The King Of Cash**  
(Citibank unveils Electronic Monetary System prototype, a digital currency system capable of replacing all current monetary systems)  
Bank Technology News, v 9, n 9, p 9+  
September 1996  
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3109

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...pathways. It mimics the behavior of cash in a person-to-person payment, in a **foreign exchange** transaction, at the point-of-sale and in electronic bill payments. EMS is not tied...

TEXT:

...dollars.

EMS mimics the behavior of cash in a person-to-person payment; in a **foreign exchange** transaction; at the point-of-sale; in electronic bill payments; even in the way cash...

...from payer to payee, and often does not move across bank, ATM, credit-card or **clearinghouse** networks, so EMS zips from one device to another, outside of the traditional financial networks...involves more person-to-person negotiations than the average online purchase. For example, in a **foreign exchange** transaction, the parties involved set their own exchange rate -- whether it's a person-to...

...and final. The transaction is similar to exchanging paper dollars for paper pounds at a **foreign exchange** window.



Further, there's no limit to the number of monies EMS can handle. An...

...of cash and funds drawn from a line of credit.

Payment-versus-payment

In EMS foreign exchange transactions, each party's funds move simultaneously, a concept known as payment-versus-payment. This...

...commerce a step further than most.

The mechanism that makes this happen is called the trusted agent. It resides on the piece of EMS hardware, and manifests itself in all of the EMS applications. "The customer has a trusted agent, and the merchant has one," explains Rosen. "When the customer says he wants to buy...

...talking" to each other via encryption. The selling merchant delivers the merchandise to his own trusted agent. This trusted agent encrypts the product with a special key, and sends the encrypted product to the buyer...

...to purchase the encrypted item.

After that is confirmed, the consumer sends payment to his trusted agent, which passes it on, encrypted, to the merchant's trusted agent. At that point, the decrypting keys are issued on both sides, so that the payment and product are delivered at the same time, with finality. This trusted agent paradigm also appears in the other EMS applications.

Better electronic bill payment

A key benefit of the trusted agents is, simply, better electronic bill payments. As in online commerce, the trusted agents do not release funds to the payee until the payer receives proof that his account...

...about to be credited. The payer and payee verify each other's identities using the trusted agents. As in ...defaults ricocheted across international payment pathways.

The Herstatt module is effectively a real-time, online foreign exchange clearinghouse. It nets payments amongst an unlimited number of banks in a multilateral fashion. Here, a...

7/3,K/17 (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2003 Business Wire. All rts. reserv.

00342959 20000814227B8110 (USE FORMAT 7 FOR FULLTEXT)  
Melissa Etheridge, Kenny Loggins, Michael McDonald, Christopher Cross,  
Taylor Dayne and Dennis Miller to Perform at Benefit Gala for the Dream  
Foundation Honoring Jan and David Crosby  
Business Wire  
Monday, August 14, 2000 14:01 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 16,864

...cash management and its focus on being  
the bank of choice for small businesses. As trusted agents, Tucker  
Federal  
Bank ("TFB") and justrightbank.com ("JRB") will utilize NextBill.com's  
electronic bill...in the first six months of 2000  
and 34.0 percent in 1999.

Differences in foreign exchange rates during 2000 relative to 1999 had

a  
negligible effect on foreign general insurance net...  
...AIG's equity in certain minor  
majority-owned subsidiaries and certain partially owned companies, realized  
foreign exchange transaction gains and losses in substantially all  
currencies  
and unrealized ...In this case, the most recent three  
years of historical market information for interest rates, foreign  
exchange  
rates, and equity index prices are used to construct the historical  
scenarios.  
For each scenario...risk management objectives of  
AIGFP.  
AIGTG conducts, as principal, market making and trading activities in  
foreign  
exchange, interest rates and precious and base metals. AIGTG owns  
inventories  
in the commodities in which...

...economic exposure of its various trading  
positions and transactions from adverse movements of interest rates,  
foreign  
currency exchange rates and commodity prices. AIGTG supports its  
trading  
activities largely through trading liabilities, unrealized losses...

...from the uncertainty that future earnings are  
exposed to potential changes in volatility, interest rates, foreign  
currency  
exchange rates, and equity and commodity prices. AIG generally controls  
its  
exposure to market risk by...

...readily bought or sold  
over recognized security or commodity exchanges and settled daily through  
such  
clearing houses. Negotiated over the counter derivatives include  
forwards,  
swaps and options. Over the counter derivatives are...The timing and the  
amount of cash flows relating to AIGFP's and AIGTG's  
foreign exchange forwards and exchange traded futures and options  
contracts  
are determined by each of the respective...

7/3,K/18 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

04033356 Supplier Number: 53360651 (USE FORMAT 7 FOR FULLTEXT)  
New Directions.  
Bank Technology News, pNA  
March, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 7229

... a global payment method, credit card companies are seen as the best  
candidates for the trusted third party role needed for online digital  
payments, and existing points of sale are already connected to...

...SS>Catalogs To Emerge In E-Commerce Banks that are jockeying to serve as  
the trusted third party between buyer and seller in the booming world  
of e-commerce have another reason to...backing of a large financial  
institution. "In the world of electronic commerce, you need a trusted  
third party to identify a digital signature," says Jay Simmons, vice

president of CertCo. "That third party...

...NationsBank Direct lets corporate customers manage U.S. dollar and foreign currency payments, receipts, treasuries, **foreign exchange**, trade finance, investments and borrowing. NationsBank will issue digital certificates under its own brand, while...PC and Internet platforms on the front end. And we're moving toward OFX [Open **Financial Exchange**] so we could offer all the same channels as our competition does." Travelers' customers are...SS>NACHA Tests Digital Certificates <BI>By David Stahl A pilot that the National Automated **Clearing House** Association and five banks have been working on since mid-1997 is expected to bring...

...its bank, Bank Y. The certification function adds to the bank's role as a **trusted third party** in financial transactions. "Banks act as agents for their customers," says David Merritt, product design...

7/3,K/19 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

03955263 Supplier Number: 50309332 (USE FORMAT 7 FOR FULLTEXT)  
**TECHNOLOGY CORNER**  
Corporate EFT Report, v18, n1, pN/A  
Jan 21, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 535

... approval from the Office of the Comptroller of the Currency (OCC) to act as a **certification authority** for digital signatures. The subsidiary will be known as the Digital Signature Trust Co. (DST...

...the bank, corporate customers will be able to make payments online as well as manage **foreign exchange**, trade finance, investments and borrowing. (Tracy D. Boyce, NationsBank, 704/386- 5476.)

EDS To Expand EDIBANK Services.

Plano, Texas-based EDS [EDS] signed an agreement with the Chicago **Clearing House** Association (CCHA) to develop a suite of intranet-based electronic commerce services. The online services...

7/3,K/20 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

03628935 Supplier Number: 47814817 (USE FORMAT 7 FOR FULLTEXT)  
**IS MSFDC GOOD FOR THE INDUSTRY?**  
Retail Delivery Systems News, v2, n13, pN/A  
July 4, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1294

... of credit card and utility companies and perform transaction processing. The service will be Open **Financial Exchange** (OFX) compliant.

Naysayers call the partnership anti-bank, while Microsoft claims MSFDC will be one...

...is not bank friendly and poses a threat to a bank's position as a **trusted intermediary**, says Matt Lewis, a CheckFree spokesman.

Additionally, MSFDC has little experience in the bill payment... receipt of bills remittance advice and payment instructions. The service center in Denver is the **clearing house** for bills and remittance and payments. It will communicate with billers, banks and consumers. The...

7/3,K/21 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2003 The Gale Group. All rts. reserv.

02478745 Supplier Number: 61799311 (USE FORMAT 7 FOR FULLTEXT)  
ALLTEL and IntelliData to Develop Software for Spectrum, Nationwide  
Electronic Interbank Bill Payment and Presentment Clearinghouse .  
PR Newswire, pNA  
April 6, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 683

ALLTEL and IntelliData to Develop Software for Spectrum, Nationwide  
Electronic Interbank Bill Payment and Presentment Clearinghouse .  
... electronic bill presentment and payment (EBPP) network.  
The network is based on the emerging Interactive Financial  
Exchange (IFX) messaging standard. In addition, ALLTEL will partner with  
IntelliData to deliver bill payment products...

...electronic bill presentment and payment and also accelerate consumer and  
biller adoption by leveraging existing ' trusted agent ' relationships  
with both corporate and retail customers.

ALLTEL along with IntelliData will also provide software...  
...presentment and payments technologies by rolling out a native XML/IFX  
(eXtensible Markup Language/Interactive Financial Exchange ) product.  
However, OFX (Open Financial Exchange ) support will be offered as a  
service for member financial institutions that have not yet...

7/3,K/22 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

06278924 Supplier Number: 54413545 (USE FORMAT 7 FOR FULLTEXT)  
E-Bills Arrive -- Adoption Of Electronic Billing Is Spreading. Fundamental  
Business Needs Are Driving That Growth.(Internet/Web/Online Service  
Information)  
Dalton, Gregory  
InformationWeek, p18(1)  
April 19, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; General Trade  
Word,Count: 1361

... bank declined to identify its billing partners.  
The bank's system, which uses the Open Financial Exchange  
standard for transporting data, was developed almost entirely in-house.  
Bank of America already had...

...Banks say they have an edge in becoming electronic bill consolidators  
because they are already trusted financial intermediaries . But Internet  
portals are fast becoming centers of E-commerce. With Yahoo and Netscape  
Netcenter...button and route payment from their Tucker account to the  
merchant via the national automated clearinghouse network.

The role of banks, consolidators, and billers will continue to evolve  
as they try...

7/3,K/23 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

09108772 SUPPLIER NUMBER: 18744457 (USE FORMAT 7 OR 9 FOR FULL TEXT)

CEO positioning Swift as market-driven enterprise. (Society for Worldwide  
Interbank Financial Telecommunication CEO Leonard Schrank)  
Groenfeldt, Tom  
American Banker, v161, n194, p17(1)  
Oct 9, 1996  
ISSN: 0002-7561      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 981      LINE COUNT: 00082

... messaging. We have global connectivity. We set standards in all our  
markets. We are a **trusted third party**."

Europe's move toward a single currency is also driving Swift to find  
new business. The Euro, if it arrives on schedule in 1999, should cause a  
drop in **foreign exchange** transactions - a change Mr. Schrank said Swift  
has long anticipated.

"We will grow our way...

...less."

One area where Mr. Schrank said Swift might make up for the drop in  
**foreign exchange** transactions is trade finance, a process requiring  
voluminous documentation. The Bolero Association - comprising banks,  
shippers...

...accredited network providers and application developers."

Mr. Schrank also described Swift's expanding role in **foreign  
exchange** settlement risk.

"Swift is already working with Echo," he said, referring to Exchange  
**Clearing House Ltd.**, a London-based bank organization for multilateral  
netting and settlement.

In back-office reengineering...

...DESCRIPTORS: Bank **clearinghouses** --

PRODUCT/INDUSTRY NAMES: 6055000 ( **Clearinghouse** Assns...

7/3,K/24      (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

07559924      SUPPLIER NUMBER: 16336704      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Answering the call: **improving trade efficiency and the quality of trade  
services.** (Latin America Trade Finance: 1994-1995)

Chavez, John  
LatinFinance, n60, pT34(4)  
Sept, 1994

ISSN: 1048-535X      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2661      LINE COUNT: 00219

... have been able to link credit card and ATM systems, to ensure  
prompt execution of **foreign exchange** and money market deals as well as  
large-value payments, and to bring improvements to...s organization are  
met. They use interbank groups such as S.W.I.F.T., **clearing houses** and  
various other network providers to ensure that standards are developed  
which reflect these needs...electronic environment. They are also  
determined that they continue to focus on their role as **trusted**, secure  
**third parties** in any commercial transaction.

The banking community is genuinely determined to improve the quality  
of...

7/3,K/25      (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

12467728      (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Implementation of e-Commerce in Pakistan**  
DR SYED IRFAN HYDER & JAWED A. NAUSHAHI

BUSINESS RECORDER

August 18, 2000

JOURNAL CODE: WBRE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3858

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... manufacturing sector, logistics, financial, information and other services) Rs 18 bn -----  
----- Total Rs 60 bn -----  
----- Foreign Exchange Impact 5. Increase in exports \$800m 6. Increase in capitalisation \$400m 7. Worker remittances \$800m... will be developed and linked to the international inquiry centres. It will act as a clearing house for information about trade leads and would help the importers and exporters in finding trading...

... This should be followed by control on fraud, protection of intellectual property, consumer rights, PKI, Certification Authority, Digital signature and regulation of online content.

2.4.3 Participation in International Deliberations: E...

7/3,K/26 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

12448420 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Online: Coining it on the internet: The web has created its own culture and its own millionaires. Should it also create its own money? asks

Charlotte Denny

CHARLOTTE DENNY

GUARDIAN

August 17, 2000

JOURNAL CODE: FGDN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1532

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... likely to be hit by fraud than offline retailers. In the UK, the main banks' clearing house, APCS, estimates online card fraud in 1999 to have equalled pounds 3.7m - or 2...standard. In an account based money system value is stored in the accounts of a trusted third party like a bank. Money is exchanged by taking from one person's account and transferring to another.

True digital money would...

7/3,K/27 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

12433304 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Coining it on the internet: The web has created its own culture and its own millionaires. Should it also create its own money? asks Charlotte Denny

GUARDIAN

August 17, 2000

JOURNAL CODE: FGDN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1520

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... likely to be hit by fraud than offline retailers. In the UK, the main banks' clearing house, APCS, estimates online card fraud in 1999 to have equalled pounds 3.7m - or 2...standard. In an account based money system value is stored in the accounts of a trusted third party like a bank. Money is exchanged by taking from one person's account and

transferring to another.  
True digital money would...

7/3,K/28 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp.. All rts. reserv.

11935429 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Business Law Review for 11 Jul 00  
Interfax Business Law Review for 11 July 2000  
WORLD NEWS CONNECTION  
July 11, 2000  
JOURNAL CODE: WWNC LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 17706

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Magadan region are reworded. In particular, under a new Item 6.2, excisable foreign goods purchased by operators in the special economic zone for their production needs and cleared under the customs conditions... for re-valuating property and obligations in foreign currencies when the National Bank changes the foreign exchange rates, also for registering the emerging margins in the accounts.

The Decree obliges this to...

... of realized products, unless stipulated otherwise by the Council of Ministers, but not exceeding the foreign exchange rate margins charged to future earnings. The margins on the credit indebtedness - arising from obtaining...

...of Belarus.

In making capital and portfolio investments, prior to putting them into operation, the foreign exchange rate margins are charged to those capital investments; upon putting them into operation - the margins...

... the end of the year of unfinished construction projects, uninstalled equipment and capital funds - the foreign exchange rate margins are written off on the diminishing fund of the re-valuation balance. On foreign exchange credits raised with the government's guarantee and not repaid in time - the margins are...

...the current year as a result of changes made by the National Bank in the foreign exchange rates, charged to the financial results of the organizations' activities, are subject to the procedures...a certificate authenticated by the holder of the original certificate, a noary or a goods certification agency that has issued the certificate; - invoices filled out by the producer or the supplier (seller...

... copy of a certificate attested by the holder of the original certificate, notary or a certification agency that has issued the certificate is not essential for confirming compliance with the established requirements... with foreign currency, to a sum covering the margin between the National Bank's official foreign exchange rate on the re-valuation date and the date of the purchase. It also permits...2. The service has a right to penalize banks that commit offenses against procedures of currency exchange reporting in line with Item 2, Article 14 of the Regulation' Law.

A commercial bank... territorial agencies of the Bank of Russia may impose fines for offenses against procedures of currency exchange reporting in a sequence set by the bank.

The latter ruling was quashed by the...control agency's ruling.

13. When it has been found to carry out an illegal currency exchange transaction, the bank will pay a penalty, added to the state revenue, equal to the...

...is registered in the Bank of Russia's territorial agency in the office's district.

Currency exchanges through an unregistered exchange office will not be regarded as carried out through an authorized...

...registered.

This offense was committed by the bank rather than the other party in the currency exchange deals and was substantial.

In effect, the bank carried out currency exchange transactions in contravention of Article 4 of the Regulation Law.

Under Subitem "a" of Item...

...what it gave away under the deal has to be collected as state revenue.

Every currency exchange deal involving foreign cash in an exchange office is a sale deal to which the...



File 347:JAPIO Oct 1976-2003/Aug(Updated 031202)  
     (c) 2003 JPO & JAPIO  
 File 348:EUROPEAN PATENTS 1978-2003/Dec W02  
     (c) 2003 European Patent Office  
 File 349:PCT FULLTEXT 1979-2002/UB=20031225,UT=20031218  
     (c) 2003 WIPO/Univentio  
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200382  
     (c) 2003 Thomson Derwent  
 File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Nov  
     (c)2003 Info.Sources Inc  
 File 35:Dissertation Abs Online 1861-2003/Nov  
     (c) 2003 ProQuest Info&Learning  
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
     (c) 2002 The Gale Group  
 File 65:Inside Conferences 1993-2003/Dec W4  
     (c) 2003 BLDSC all rts. reserv.  
 File 2:INSPEC 1969-2003/Dec W2  
     (c) 2003 Institution of Electrical Engineers  
 File 233:Internet & Personal Comp. Abs. 1981-2003/Sep  
     (c) 2003 EBSCO Pub.  
 File 474:New York Times Abs 1969-2003/Dec 30  
     (c) 2003 The New York Times  
 File 475:Wall Street Journal Abs 1973-2003/Dec 30  
     (c) 2003 The New York Times  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Nov  
     (c) 2003 The HW Wilson Co.  
 File 95:TEME-Technology & Management 1989-2003/Dec W2  
     (c) 2003 FIZ TECHNIK  
 File 15:ABI/Inform(R) 1971-2003/Dec 31  
     (c) 2003 ProQuest Info&Learning  
 File 9:Business & Industry(R) Jul/1994-2003/Dec 29  
     (c) 2003 Resp. DB Svcs.  
 File 610:Business Wire 1999-2003/Dec 31  
     (c) 2003 Business Wire.  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 275:Gale Group Computer DB(TM) 1983-2003/Dec 31  
     (c) 2003 The Gale Group  
 File 476:Financial Times Fulltext 1982-2003/Dec 31  
     (c) 2003 Financial Times Ltd  
 File 624:McGraw-Hill Publications 1985-2003/Dec 30  
     (c) 2003 McGraw-Hill Co. Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Dec 31  
     (c) 2003 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Dec 26  
     (c) 2003 The Gale Group  
 File 613:PR Newswire 1999-2003/Dec 31  
     (c) 2003 PR Newswire Association Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 16:Gale Group PROMT(R) 1990-2003/Dec 31  
     (c) 2003 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
     (c) 1999 The Gale Group  
 File 634:San Jose Mercury Jun 1985-2003/Dec 29  
     (c) 2003 San Jose Mercury News  
 File 148:Gale Group Trade & Industry DB 1976-2003/Dec 26  
     (c)2003 The Gale Group  
 File 20:Dialog Global Reporter 1997-2003/Dec 31  
     (c) 2003 The Dialog Corp.  
 File 995:NewsRoom 2000  
     (c) 2003 The Dialog Corporation

Set	Items	Description
S1	20	AU='ANGELIN L' OR AU='ANGELIN LARS' OR AU='ANGELIN, L' OR - AU='ANGELIN, L.'

1/5/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

01306587

A PAYMENT SYSTEM AND METHOD FOR USE IN AN ELECTRONIC COMMERCE SYSTEM  
EIN ZAHLUNGS-SYSTEM UND -VERFAHREN FÜR DEN GEBRAUCH IN EINEM ELEKTRONISCHEN  
HANDELSYSTEM

SYSTEME ET PROCÉDE DE PAIEMENT DESTINÉS À ÊTRE UTILISÉS DANS UN SYSTÈME DE  
COMMERCE ÉLECTRONIQUE

PATENT ASSIGNEE:

Telefonaktiebolaget L M Ericsson (Publ), (213764), , 126 25 Stockholm,  
(SE), (Applicant designated States: all)

INVENTOR:

ANGELIN, Lars , Kronobergsgatan 11, S-371 41 Karlskrona, (SE)  
Allfred, Christian, Saltovagen 14, 371 37 Karlskrona, (SE)

LEGAL REPRESENTATIVE:

Petri, Stellan (23989), Strom & Gulliksson IPC AB, Box 4188, 203 13 Malmö  
, (SE)

PATENT (CC, No, Kind, Date): EP 1232459 A1 020821 (Basic)  
WO 2001039062 010531

APPLICATION (CC, No, Date): EP 2000980202 001123; WO 2000SE2324 001123

PRIORITY (CC, No, Date): SE 994258 991123

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; LI

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 010725 A1 International application. (Art. 158(1))

Application: 010725 A1 International application entering European  
phase

Application: 020821 A1 Published application with search report

Examination: 020821 A1 Date of request for examination: 20020511

LANGUAGE (Publication,Procedural,Application): English; English; English

1/5/2 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00805472 \*\*Image available\*\*

A PAYMENT SYSTEM AND METHOD FOR USE IN AN ELECTRONIC COMMERCE SYSTEM  
SYSTEME ET PROCÉDE DE PAIEMENT DESTINÉS À ÊTRE UTILISÉS DANS UN SYSTÈME DE  
COMMERCE ÉLECTRONIQUE

Patent Applicant/Assignee:

TELEFONAKTIEBOLAGET LM ERICSSON (publ), S-126 25 Stockholm, SE, SE  
(Residence), SE (Nationality)

Inventor(s):

ANGELIN Lars , Kronobergsgatan 11, S-371 41 Karlskrona, SE

Legal Representative:

STROM Tore Strom & Gulliksson AB (et al) (agent), P.O. Box 4188, S-203 13  
Malmö, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139062 A1 20010531 (WO 0139062)

Application: WO 2000SE2324 20001123 (PCT/WO SE0002324)

Priority Application: SE 994258 19991123

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Main International Patent Class: G06F-017/60  
Publication Language: English  
Filing Language: English  
Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 7739

English Abstract

A method and system of payment of goods and services in an electronic commerce system, which reduces the transfer and processing costs for each purchase made by a customer from a merchant, utilising at least a customer agent (201) and a merchant agent (200), at least an account manager (202, 204) associated with the agents for administration of customer accounts and merchant accounts, and at least a mediating trusted agent (203) associated with one of the account managers (202) and merchant agent (200) for checking transactions during a trading session. The at least one customer agent (201) and merchant agent (200), the at least one account manager (202), and the at least one mediating trusted agent (203) being interconnected by an electronic communication network.

French Abstract

La presente invention concerne un procede et un systeme de paiement pour des biens et des services dans un systeme de commerce electronique, qui reduisent les couts de transfert et de traitement associes a chaque achat effectue par un client aupres d'un vendeur, au moyen d'au moins un agent client (201) et d'un agent vendeur (200); au moins un gestionnaire (202, 204) de comptes etant associe aux agents pour administrer les comptes client et les comptes vendeur, et au moins un agent mediateur fiable (203) etant associe a un des gestionnaires (202) de comptes et a l'agent vendeur (200) pour verifier les transactions pendant une session de commerce. Le ou les agents client (201) et le ou les agents vendeur (200), le ou les gestionnaires (202) de compte et le ou les agents mediateurs fiables (203) sont relies les uns aux autres par un reseau de communication electronique.

Legal Status (Type, Date, Text)

Publication 20010531 A1 With international search report.

1/5/3 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

013871870 \*\*Image available\*\*  
WPI Acc No: 2001-356082/200137  
XRPX Acc No: N01-258716

Payment system for use in an electronic commerce system which can reduce transfer and processing costs for purchases by utilizing customer and merchant agents

Patent Assignee: TELEFONAKTIEBOLAGET ERICSSON L M (TELF )

Inventor: ALLFRED C; ANGELIN L

Number of Countries: 094 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200139062	A1	20010531	WO 2000SE2324	A	20001123	200137 B
SE 9904258	A	20010524	SE 994258	A	19991123	200141
AU 200117496	A	20010604	AU 200117496	A	20001123	200153
SE 516782	C2	20020305	SE 994258	A	19991123	200224
EP 1232459	A1	20020821	EP 2000980202	A	20001123	200262
			WO 2000SE2324	A	20001123	
JP 2003515822	W	20030507	WO 2000SE2324	A	20001123	200331
			JP 2001540656	A	20001123	

Priority Applications (No Type Date): SE 994258 A 19991123

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200139062 A1 E 36 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

SE 9904258 A G06F-017/60

AU 200117496 A G06F-017/60 Based on patent WO 200139062

SE 516782 C2 G06F-017/60

EP 1232459 A1 E G06F-017/60 Based on patent WO 200139062

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB LI LT LV  
MK RO SI

JP 2003515822 W 34 G06F-017/60 Based on patent WO 200139062

Abstract (Basic): WO 200139062 A1

NOVELTY - A customer agent (201), a merchant agent (200), an account manager (202) and a mediating trusted agent (203) are interconnected by an electronic communication network and the account manager administers customer accounts and trading records, while an account manager (204) administers the merchant accounts. The trusted agent checks the transaction during a trading session by sending a message to the merchant agent including a trading session identity and the customer identity and the trusted agent acknowledges a transaction after receiving and clearing the customer transaction record to the merchant.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method of payment for goods and services in an electronic commerce system and for a method for secure delivery of electronic products.

USE - Checking transactions for purchases made by customers from a merchant over the Internet.

ADVANTAGE - Maintaining customer anonymity while reducing authentication procedure to a minimum.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the network

Customer and merchant agents (201,200)

Account managers (202,204)

Trusted agent (203)

pp; 36 DwgNo 2/4

Title Terms: PAY; SYSTEM; ELECTRONIC; SYSTEM; CAN; REDUCE; TRANSFER;

PROCESS; COST; PURCHASE; UTILISE; CUSTOMER; MERCHANT; AGENT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

1/5/4 (Item 1 from file: 65)

DIALOG(R)File 65:Inside Conferences

(c) 2003 BLDSC all rts. reserv. All rts. reserv.

02942686 INSIDE CONFERENCE ITEM ID: CN031032942

On the use of agent technology for IN load control

Arvidsson, A.; Jennings, B.; Angelin, L.; Svensson, M.

CONFERENCE: Teletraffic-International congress; 16th

TELETRAFFIC SCIENCE AND ENGINEERING, 1999; VOL 3; NUMBER B P: 1093-1104

Amsterdam, Elsevier, 1999

ISBN: 0444502688

LANGUAGE: English DOCUMENT TYPE: Conference Selected preprinted papers

CONFERENCE EDITOR(S): Key, P.; Smith, D.

CONFERENCE LOCATION: Edinburgh

CONFERENCE DATE: Jun 1999 (199906) (199906)

BRITISH LIBRARY ITEM LOCATION: 8786.651000

DESCRIPTORS: teletraffic; ITC

1/5/5 (Item 2 from file: 65)  
DIALOG(R)File 65:Inside Conferences  
(c) 2003 BLDSC all rts. reserv. All rts. reserv.

02008783 INSIDE CONFERENCE ITEM ID: CN020882080  
**Profit Optimal Congestion Control in Intelligent Networks**  
Arvidsson, A.; Pettersson, S.; Angelin, L.  
CONFERENCE: International teletraffic congress-15th  
TELETRAFFIC SCIENCE AND ENGINEERING, 1997; VOL 2; NUMBER B P: 911-920  
Amsterdam, Oxford, Elsevier, 1997  
ISBN: 0444825983  
LANGUAGE: English DOCUMENT TYPE: Conference Papers  
CONFERENCE EDITOR(S): Ramaswami, V.; Wirth, P. E.  
CONFERENCE LOCATION: Washington, DC  
CONFERENCE DATE: Jun 1997 (199706) (199706)  
  
BRITISH LIBRARY ITEM LOCATION: 8786.651000  
DESCRIPTORS: teletraffic contributions; ITC; information age

1/5/6 (Item 3 from file: 65)  
DIALOG(R)File 65:Inside Conferences  
(c) 2003 BLDSC all rts. reserv. All rts. reserv.

01383903 INSIDE CONFERENCE ITEM ID: CN013729103  
**Prediction of gas composition from biomass pyrolysis**  
Casula, A.; Canu, P.; Angelin, L.  
CONFERENCE: Chemical and process engineering-Italian conferences; 2nd  
ICHEAP -CONFERENCE-, 1995 P: 956-959  
Associazione Italiana di Ingegneria Chimica, 1995  
LANGUAGE: English DOCUMENT TYPE: Conference Abstracts  
CONFERENCE LOCATION: Florente, Italy  
CONFERENCE DATE: May 1995 (19950) (19950)  
  
BRITISH LIBRARY ITEM LOCATION: 4361.802000  
DESCRIPTORS: chemical engineering; process engineering; ICheaP

1/5/7 (Item 4 from file: 65)  
DIALOG(R)File 65:Inside Conferences  
(c) 2003 BLDSC all rts. reserv. All rts. reserv.

01383758 INSIDE CONFERENCE ITEM ID: CN013727659  
**Catalytic NO reduction through low molecular weight hydrocarbons**  
Peron, F.; Canu, P.; Angelin, L.  
CONFERENCE: Chemical and process engineering-Italian conference; 2nd  
ICHEAP -CONFERENCE-, 1995; 2nd P: 334-338  
Associazione Italiana di Ingegneria Chimica, 1995  
LANGUAGE: English DOCUMENT TYPE: Conference Also known as ICheaP-2  
CONFERENCE LOCATION: Florence, Italy  
CONFERENCE DATE: May 1995 (19950) (19950)  
  
BRITISH LIBRARY ITEM LOCATION: 4361.802000  
DESCRIPTORS: chemical engineering; process engineering; ICheP

1/5/8 (Item 5 from file: 65)  
DIALOG(R)File 65:Inside Conferences  
(c) 2003 BLDSC all rts. reserv. All rts. reserv.

01383741 INSIDE CONFERENCE ITEM ID: CN013727482  
**Simulation and interpretation of large reactions system through a MonteCarlo Algorithm**  
Peron, F.; Canon, P.; Angelin, L.

CONFERENCE: Chemical and process engineering-Italian conference; 2nd  
ICHEAP -CONFERENCE-, 1995; 2nd P: 266-268  
Associazione Italian di Ingegneria Chimica, 1995  
LANGUAGE: English DOCUMENT TYPE: Conference Also known as ICheaP-2  
CONFERENCE LOCATION: Florence, Italy  
CONFERENCE DATE: May 1995 (19950) (19950)

BRITISH LIBRARY ITEM LOCATION: 4361.802000  
DESCRIPTORS: chemical engineering; process engineering; ICheP

1/5/9 (Item 6 from file: 65)  
DIALOG(R)File 65:Inside Conferences  
(c) 2003 BLDSC all rts. reserv. All rts. reserv.

01165953 INSIDE CONFERENCE ITEM ID: CN011434230  
A congestion control mechanism for signaling networks based on network delays

Angelin, L. ; Arvidsson, A.  
CONFERENCE: Twelfth Nordic teletraffic seminar  
VTT SYMPOSIUM, 1995; VOL 154 P: 367-378  
Espoo, Finland, Technical Research Centre of Finland, 1995  
ISSN: 0357-9387 ISBN: 9513845451  
LANGUAGE: English DOCUMENT TYPE: Conference Papers  
CONFERENCE EDITOR(S): Norros, I.; Virtamo, J.  
CONFERENCE SPONSOR: Technical Research Centre of Finland  
CONFERENCE LOCATION: Espoo, Finland  
CONFERENCE DATE: Aug 1995 (199508) (199508)

BRITISH LIBRARY ITEM LOCATION: 9258.907000  
NOTE:

Theme title: ATM integrates networks and services - a challenge to  
traffic management. Also known as NTS 12  
DESCRIPTORS: teletraffic; traffic management; ATM; networks; Nordic  
teletraffic

1/5/10 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6670857 INSPEC Abstract Number: B2000-09-6210Q-006  
Title: On the use of agent technology for IN load control  
Author(s): Arvidsson, A.; Jennings, B.; Angelin, L. ; Svensson, M.  
Author Affiliation: Soft Center, Ericsson AXE Res. & Dev., Ronneby,  
Sweden

Conference Title: Teletraffic Engineering in a Competitive World.  
Proceedings of the International Teletraffic Congress - ITC-16. Vol.3b  
Part vol.2 p.1093-104 vol.2  
Editor(s): Key, P.; Smith, D.  
Publisher: Elsevier Science, Amsterdam, Netherlands  
Publication Date: 1999 Country of Publication: Netherlands 2 vol.  
xxvii+1376 pp.

ISBN: 0 444 50268 8 Material Identity Number: XX-2000-01298  
Conference Title: Proceedings of 16th International Teletraffic Congress.  
Teletraffic Engineering in a Competitive World (ITC-16)  
Conference Sponsor: Alcatel; BT; Ericsson; Marconi Commun.; Nortel  
Networks; ECI Telecom; Siemens; et al  
Conference Date: 7-11 June 1999 Conference Location: Edinburgh, UK  
Language: English Document Type: Conference Paper (PA)  
Treatment: Practical (P)

Abstract: Recent years have seen increases in the number, complexity and  
usage of telecommunications services, making the task of dimensioning  
networks to ensure acceptable performance levels increasingly difficult.  
Load control strategies play a key role in performance management, thus as  
networks are evolving the need for efficient and flexible strategies is

growing. In this paper we contend that a suitable paradigm for the development of strategies of this type may be provided by agent technology. To support this contention we present an agent-based IN load control strategy that utilises a 'market-based control' approach, and results of a simulation study which show that this strategy performs well under a range of load scenarios. (13 Refs)

Subfile: B

Descriptors: intelligent networks; software agents; telecommunication congestion control; telecommunication network management; telecommunication services; telecommunication traffic

Identifiers: agent technology; IN; load control; telecommunications services; network dimensioning; performance management; market-based control; simulation study

Class Codes: B6210Q (Intelligent networks); B6210C (Network management)

Copyright 2000, IEE

1/5/11 (Item 2 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6016515 INSPEC Abstract Number: B9810-6210Q-005

Title: Profit optimal congestion control in intelligent networks

Author(s): Arvidsson, A.; Pettersson, S.; Angelin, L.

Author Affiliation: Dept. of Telecommun. & Math., Karlskrona Univ., Sweden

Conference Title: Teletraffic Contributions for the Information Age. Proceedings of the 15th International Teletraffic Congress - ITC 15

Part vol.2 p.911-20 vol.2

Editor(s): Ramaswami, V.; Wirth, P.E.

Publisher: Elsevier, Amsterdam, Netherlands

Publication Date: 1997 Country of Publication: Netherlands 2 vol. xxxiii+1468 pp.

ISBN: 0 444 82598 3 Material Identity Number: XX98-01525

Conference Title: Proceedings of ITC 15 - Fifteenth International Teletraffic Congress

Conference Sponsor: AT&T; Lucent Technol./Bell Labs; NORTEL; Bellcore; BellSouth; Ericsson; GTE

Conference Date: 23-27 June 1997 Conference Location: Washington, DC, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: Current developments in technologies and markets stress the importance of flexible and robust performance optimisation and congestion control. In intelligent networks, congestion control has traditionally taken a mainly technical view and focused on protecting individual nodes from harmful overloads. We take a profit oriented, network wide view and develop a congestion control mechanism to ensure profit maximisation under real time performance. Numerical studies in a simulator show that the proposed mechanism is robust and, in particular in overloaded states, provides a substantial improvement in comparison to conventional load control mechanisms. (20 Refs)

Subfile: B

Descriptors: commerce; intelligent networks; optimal control; telecommunication congestion control

Identifiers: profit optimal congestion control; intelligent networks; robust performance optimisation; robust congestion control; harmful overloads; profit maximisation; real time performance; overloaded states

Class Codes: B6210Q (Intelligent networks); B6150 (Communication system theory)

Copyright 1998, IEE

1/5/12 (Item 3 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

5883456 INSPEC Abstract Number: B9805-6250F-192

Title: GRAN - a new concept for wireless access in UMTS

Author(s): Schieder, A.; Rune, J.; Connelly, J.; Angelin, L. ;  
Pettersson, S.

Author Affiliation: Ericsson Eurolab Deutschland GmbH, Germany

Conference Title: ISS'97: World Telecommunications Congress. `Global  
Network Evolution: Convergence or Collision?'. Proceedings Part vol.2  
p.339-45 vol.2

Publisher: Pinnacle Group, Toronto, Ont., Canada

Publication Date: 1997 Country of Publication: Canada 2 vol.  
(xxxiv+591+633) pp.

Material Identity Number: XX97-03299

Conference Title: Proceedings of ISS'97 International Switching Symposium

Conference Sponsor: Alcatel Canada; Bell Canada; BC Tel; Island Telephone  
Co.; Manitoba Telecom Serv.; et al

Conference Date: 21-26 Sept. 1997 Conference Location: Toronto, Ont.,  
Canada

Availability: The Pinnacle Group, 2 Pardee Avenue, Suite 300, Toronto,  
Ont. M6K 3H5, Canada

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); General, Review (G); New Developments (N)

Abstract: Worldwide activities are ongoing to define third-generation  
mobile radio systems, FPLMTS (future public land mobile telecommunication  
system) or IMT-2000 in ITU and UMTS (universal mobile telecommunication  
system) in Europe. These systems aim to support a wide range of services  
from voice, low-rate up to high-rate data services. Circuit- and  
packet-switched services will be supported. The European Commission is  
funding research activities in the ACTS (advanced communication  
technologies and services) framework related to third-generation systems. A  
major change has taken place in the approach to the development of the  
UMTS. The changes affect even the system's basic characteristics, in  
particular the perception of UMTS as a system which would replace existing  
mobile systems has changed. The former revolutionary approach has been  
replaced by an evolutionary one, which will guarantee the evolution of  
existing non-UMTS to UMTS systems and cooperation between systems of both  
generations. A proposal for a UMTS network is presented in this paper. The  
GSM-UMTS core network with the UMTS radio access network (URAN) (formerly  
GRAN, generic radio access network) is a network concept whose main  
function is to provide generic radio access for various kinds of external  
core networks (ECN), e.g., Internet and ISDN. The logical architecture of  
the GSM-UMTS PLMN is outlined, in which special attention is paid to the  
fulfilment of the requirements mentioned. The explanation of the logical  
GSM-UMTS architecture is complemented by a functional view of the proposal.  
Functional areas considered are data transport, mobility and operation and  
maintenance functions. (11 Refs)

Subfile: B

Descriptors: cellular radio; circuit switching; data communication;  
Internet; ISDN; land mobile radio; packet switching; subscriber loops;  
telecommunication network management; telecommunication services; voice  
communication

Identifiers: third-generation mobile radio systems; FPLMTS; future public  
land mobile telecommunication system; IMT-2000; ITU; universal mobile  
telecommunication system; data services; voice communication; circuit  
switching; packet switching; ACTS; advanced communication technologies and  
services; GSM; UMTS radio access network; URAN; GRAN; generic radio access  
network; Internet; ISDN; external core networks; data transport; mobility;  
operation and maintenance

Class Codes: B6250F (Mobile radio systems); B6220B (Subscriber loops)

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1/5/13 (Item 4 from file: 2)

DIALOG(R) File 2:INSPEC

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5507163 INSPEC Abstract Number: B9704-6210Q-001

**Title:** Congestion control in intelligent networks for real time performance and profit optimisation

**Author(s):** Arvidsson, K.; Pettersson, S.; Angelin, L.

**Author Affiliation:** Dept. of Telecommun. & Math., Karlskrona Univ., Sweden

**Conference Title:** ITC Specialists Seminar on Control in Communications  
p.347-58

**Editor(s):** Korner, U.

**Publisher:** Lund Inst. Technol., Lund Univ, Lund, Sweden

**Publication Date:** 1996 **Country of Publication:** Sweden 373 pp.

**ISBN:** 91 630 4804 3 **Material Identity Number:** XX96-02581

**Conference Title:** Proceedings of 10th ITC Specialist's Seminar on Control in Communications

**Conference Date:** 17-19 Sept. 1996 **Conference Location:** Lund, Sweden

**Language:** English **Document Type:** Conference Paper (PA)

**Treatment:** Practical (P); Theoretical (T)

**Abstract:** Current developments in technologies and markets stress the importance of flexible and robust performance optimisation and congestion control. In intelligent networks, congestion control has traditionally taken a purely technical view and focused on protecting individual nodes from harmful overloads. We take a profit oriented, network wide view and develop a congestion control mechanism to ensure real time performance under profit maximisation. Numerical studies in a simulator show that the proposed mechanism is robust and, in particular in overloaded states, provides a substantial improvement in comparison to conventional load control mechanisms. (24 Refs)

**Subfile:** B

**Descriptors:** commerce; economics; intelligent networks; optimisation; telecommunication congestion control

**Identifiers:** congestion control; intelligent networks; real time performance optimization; profit optimisation; profit maximisation; overloaded states

**Class Codes:** B6210Q (Intelligent networks); B0260 (Optimisation techniques); B6150 (Communication system theory)

**Copyright** 1997, IEE

1/5/14 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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5154108 INSPEC Abstract Number: B9602-6150-011

**Title:** A network approach to signalling network congestion control

**Author(s):** Angelin, L. ; Pettersson, S.; Arvidsson, A.

**Author Affiliation:** Dept. of Telecommun. and Maths., Hogskolan i Karlskrona-Ronneby, Sweden

**Conference Title:** St. Petersburg International Teletraffic Seminar: New Telecommunication Services for Developing Networks Proceedings p.10-21

**Editor(s):** Goldstein, B.; Koucheryavy, A.; Shneps-Shneppe, M.

**Publisher:** LONIIS, St. Petersburg, Russia

**Country of Publication:** Russia 719 pp.

**Material Identity Number:** XX95-01598

**Conference Title:** Proceedings of International Teletraffic Seminar. Nwe Telecommunication Services for Developing Networks

**Conference Sponsor:** ITC

**Conference Date:** 25 June-2 July 1995 **Conference Location:** St. Petersburg, Russia

**Language:** English **Document Type:** Conference Paper (PA)

**Treatment:** General, Review (G); Theoretical (T)

**Abstract:** Congestion control in signaling system #7 faces new challenges as mobile communication systems and intelligent networks grow rapidly. New services change traffic patterns, add to signalling network load, and raise demands on shorter service completion times. To handle new demands, the congestion control mechanisms must foresee an overload situation, and respond to it so that the network can maintain high probability for

successful service completion. By measuring the time consumption for the initial message signalling units of a service session it is possible to predict the duration of the service session and to detect emerging congestion. If the predicted duration of the service session is too long, the service session is annihilated. This is the foundation of a congestion control mechanism that reacts rapidly and on information supplied by the congested part of the network. The congestion control mechanism increases the ratio of successfully completed services during congestion by several hundred percent. (7 Refs)

Subfile: B

Descriptors: intelligent networks; mobile radio; probability; telecommunication congestion control; telecommunication signalling; telecommunication traffic

Identifiers: signalling network congestion control; signaling system 7; mobile communication systems; intelligent networks; traffic patterns; service completion times; probability; initial message signalling units; emerging congestion

Class Codes: B6150 (Communication system theory); B6210Q (Intelligent networks); B6250F (Mobile radio systems)

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1/5/15 (Item 6 from file: 2)

DIALOG(R) File 2:INSPEC

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5113177 INSPEC Abstract Number: B9512-6210Q-014

Title: A congestion control mechanism for signaling networks based on network delays

Author(s): Angelin, L. ; Arvidsson, A.

Author Affiliation: Dept. of Telecommun. & Math., Karlskrona Univ., Karlskrona, Sweden

Conference Title: Twelfth Nordic Teletraffic Seminar NTS12 (VTT Symposium 154) p.367-77

Editor(s): Norros, I.; Virtamo, J.

Publisher: Tech. Res. Centre Finland, Espoo, Finland

Publication Date: 1995 Country of Publication: Finland 494 pp.

Conference Title: Twelfth Nordic Teletraffic Seminar NTS12 (VTT Symposium 154)

Conference Date: 22-24 Aug. 1995 Conference Location: Espoo, Finland

Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: Congestion control in signaling system 7 faces new challenges as mobile communication systems and intelligent networks grow rapidly. New services change traffic patterns, add to signalling network load, and raise demands on shorter service completion times. To handle new demands, the congestion control mechanisms must foresee an overload situation, and respond to it so that the network can maintain high probability for successful service completion. With the introduction of a state machine and a memory function for each signaling link it is possible to predict the completion time of a service session and to detect emerging congestion. If the predicted completion time of a service session is too long, the session is annihilated. This is the foundation of a congestion control mechanism that reacts quickly to information supplied by the congested part of the network. The congestion control mechanism increases the ratio of successfully completed service sessions during congestion by several hundred percent. (8 Refs)

Subfile: B

Descriptors: finite state machines; intelligent networks; mobile radio; queueing theory; telecommunication congestion control; telecommunication services; telecommunication signalling; telecommunication traffic

Identifiers: congestion control mechanism; signaling networks; network delays; signaling system 7; mobile communication systems; intelligent networks; traffic pattern; signalling network load; service completion times; overload situation; service completion; state machine; memory function; signaling link; emerging congestion; service session; queueing

model

Class Codes: B6210Q (Intelligent networks); B6150J (Queueing systems);  
B0240C (Queueing theory); B6250F (Mobile radio systems)

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1/5/16 (Item 7 from file: 2)

DIALOG(R) File 2:INSPEC

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00994098 INSPEC Abstract Number: A77001819

Title: Carbide mixture in a plasma reactor

Author(s): Angelin, L. ; Cevalles, G.

Journal: Berichte der Deutschen Keramischen Gesellschaft vol.63, no.9

p.252-4

Publication Date: Sept. 1976 Country of Publication: West Germany

CODEN: BDKGAY ISSN: 0365-9542

Language: German Document Type: Journal Paper (JP)

Treatment: Experimental (X)

Abstract: The system TiC-WC-TaC was examined by treatment of carbide-mixtures in a plasma reactor heated with a plasma jet. The structure of the products was analysed by X-ray diffractometry. The reciprocal solubility of the carbides, and particularly of WC in the TiC crystal differs from that of the products obtained with synthesis. The technological properties of the obtained mixed carbides e.g., microhardness show definitely higher values. (4 Refs)

Subfile: A

Descriptors: hardness; plasma applications; refractories; solubility; tantalum compounds; titanium compounds; tungsten compounds; X-ray diffraction examination of microstructure

Identifiers: plasma reactor; TiC-WC-TaC; plasma jet; X-ray diffractometry; reciprocal solubility; microhardness; carbide mixture

Class Codes: A5275 (Plasma devices and applications); A6220M (Fatigue, brittleness, fracture, and cracks); A6475 (Solubility, segregation, and mixing); A8120E (Powder techniques, compaction and sintering); A8140G (Other heat and thermomechanical treatments); A8140N (Fatigue, embrittlement, and fracture)

1/5/17 (Item 8 from file: 2)

DIALOG(R) File 2:INSPEC

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00766487 INSPEC Abstract Number: A75042955

Title: Molybdenum-silicon phase diagram in an argon plasma

Author(s): Angelin, L. ; Cevalles, G.

Author Affiliation: Univ. Padova, Italy

Journal: Revue Internationale des Hautes Temperatures et des Refractaires  
vol.10, no.2 p.103-8

Publication Date: April-June 1973 Country of Publication: France

CODEN: RIHTAV ISSN: 0035-3434

Language: French Document Type: Journal Paper (JP)

Treatment: Experimental (X)

Abstract: The behaviour of the Mo-Si system in an argon plasma flow has been analyzed. The experimental devices and conditions are described and the X-ray analysis of the samples are given. The results obtained are discussed in view of the evolution of the particles in the plasma flow taking into account the possible solid-gas interactions. (9 Refs)

Subfile: A

Descriptors: molybdenum alloys; phase diagrams; plasma applications; plasma flow; silicon alloys

Identifiers: Mo-Si phase diagram; Ar plasma; solid gas interactions; X-ray analysis

Class Codes: A5275 (Plasma devices and applications); A5290 (Other topics in plasma physics and electric discharges); A8130B (Phase diagrams of metals and alloys)

1/5/18 (Item 9 from file: 2)  
DIALOG(R)File 2:INSPEC  
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00317368 INSPEC Abstract Number: A71075918  
**Title: Spectrometric measurements in an arcjet and temperature profiles**  
Author(s): Rienzi, S.A.; Angelin, L.  
Author Affiliation: Univ. Padova, Italy  
Journal: Revue Internationale des Hautes Temperatures et des Refractaires  
vol.8, no.1 p.5-10  
Publication Date: Jan.-March 1971 Country of Publication: France  
CODEN: RIHTAV ISSN: 0035-3434  
Language: English Document Type: Journal Paper (JP)  
Treatment: Experimental (X)  
Abstract: Research in the behaviour of refractory oxides in an open plasma stream is being carried out in this Laboratory. It has proved useful to know the spatial distribution of the temperature, but to obtain it theoretically is not easy for this type of plasma because of the difficulty of determining the boundary conditions. It is therefore necessary to measure the temperature spectroscopically, defining it by the energy amount of the various states of the plasma; whose values agree in equilibrium conditions. (21 Refs)  
Subfile: A  
Descriptors: plasma; temperature measurement  
Identifiers: arcjet; profiles; refractory oxides; open plasma stream; temperature; boundary conditions; spectroscopically  
Class Codes: A5225K (Thermodynamics of plasmas); A5225L (Temperature and density)

1/5/19 (Item 1 from file: 99)  
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
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1685170 H.W. WILSON RECORD NUMBER: BAST98028416  
**Kinetics of TiCl<sub>4</sub> hydrolysis in a moist atmosphere**  
Rigo, M; Canu, P; Angelin, L  
Industrial & Engineering Chemistry Research v. 37 no4 (Apr. '98) p. 1189-95  
DOCUMENT TYPE: Feature Article ISSN: 0888-5885 LANGUAGE: English  
RECORD STATUS: Corrected or revised record

ABSTRACT: The gas-phase hydrolysis of TiCl<sub>4</sub> has been studied with several laboratory reactors. Unexpectedly, the reaction is clearly split in two steps, an almost instantaneous partial hydrolysis which produces 2 mol of HCl/mol of TiCl<sub>4</sub> together with a salt, identified as Ti(OH)2Cl<sub>2</sub>. The latter forms a very fine dust which easily evolves into aerosols. Ti(OH)2Cl<sub>2</sub> in a moist environment eventually hydrolyses to HCl. The kinetics of both steps have been studied. While the first step is very fast, the salt hydrolysis is much slower, its kinetics being controlled by diffusion of the gaseous reactant through the shell of the solid product covering the aerosol particles. Copyright 1998, American Chemical Society.

DESCRIPTORS: Titanium chlorides; Hydrolysis--Kinetics; Hydrochloric acid;

1/5/20 (Item 1 from file: 95)  
DIALOG(R)File 95:TEME-Technology & Management  
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00667877 M93020281506  
**Trihalomethane reduction in drinkable water by controlled chlorination and use of hydrogen peroxide**  
(Reduzierung von Trihalomethan in Trinkwasser durch kontrollierte Chlorung und Verwendung von Wasserstoffperoxid)

Albertin, P; Angelin, L ; Navazio, G; Rienzi, SA  
Ist. di Chim. Ind., Padua, I  
International Journal of Environment and Pollution, v2, n1/2, pp97-107,  
1992  
Document type: journal article Language: English  
Record type: Abstract  
ISSN: 0957-4352

ABSTRACT:

Bei der Aufbereitung von Oberflaechenwasser zu Trinkwasser kann es zu einer gesundheitlich bedenklichen Bildung von halogenorganischen Verbindungen kommen. Im Mittelpunkt der italienischen Studie standen deshalb die Moeglichkeiten der Verminderung der Trihalomethanbildung durch gezielte (Knickpunkt-)Chlorung und Zugabe von Wasserstoffperoxid (H<sub>2</sub>O<sub>2</sub>). Dazu wurden die fuer die einzelnen Verfahrensparameter optimalen Werte mit Hilfe eines Rechnerprogramms ermittelt. Gleichzeitig wurden in einer Pilotanlage, bestehend aus Vordesinfektion mit Chlordioxid, Flockung, Sandfiltration, Chlorung mit NaClO, H<sub>2</sub>O<sub>2</sub>-Injektion, nochmalige Sandfiltration und Nachchlorung mit ClO<sub>2</sub>, Praxisversuche durchgefuehrt. Die gut mit den errechneten Werten uebereinstimmenden Ergebnisse zeigten, dass mit einer hoeheren NaClO-Dosierung und einer Zugabe von Wasserstoffperoxid zum richtigen Zeitpunkt und mit der richtigen Dosierung sowohl die Trihalomethan- als auch die Ammoniumgehalte minimiert werden koennen. Die gewonnenen Erkenntnisse sollen auf eine Betriebsanlage uebertragen werden.

DESCRIPTORS: DRINKING WATER; CHLOROHYDROCARBON; DISINFECTION; HYDROGEN PEROXIDES; COMPUTER PROGRAM; TESTING EQUIPMENT--PLANT; DOSAGE; WATERS; CHLORINE

IDENTIFIERS: Wasseraufbereitung; halogenorganische Verbindung